

MERCHANTS' ASSOCIATION

REVIEW

VOLUME VIII.

Nos. 85 to 96

From September 1903 to September 1904.



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MERCHANTS' ASSOCIATION REVIEW.

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SPECIAL BOND ISSUE EDITION

Merchants' Association

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REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 8.

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129410 SAN FRANCISCO, CAL., SEPTEMBER, 1903.

No. 85.

Vote for a City of a Million People— Elect Men You Can Trust with Your Money.

—Editorial—

The Merchants' Association has, from the first, advocated honest City Government and efficient public service.

For years we have cried aloud to the City Fathers to furnish us decent streets, schools and sewers, and recently we have awakened to the crying need for a new hospital, a new library, new play-grounds and parks.

The citizens of San Francisco are a generous and extravagant people in many directions, but they have utterly failed to make their City entirely comfortable or beautiful for their own use, not to mention the stranger.

We should long ago have improved these conditions. An opportunity is now presented whereby a beginning may be made.

The Merchants' Association stands for Progress. Prosperity is before us, and now is our chance to give her a "boost." It will require years to secure all the good things proposed after we have fully determined that we are willing to pay for them.

On September 29th the people are to say at the polls whether we shall drift along in the future in the same old fashion, with dirty and disgraceful streets, with a hospital that is a crime and with schools and sewers that are an outrage; or whether we shall fall in line with other cities and provide ourselves with such equipments in these directions that we may be proud of them.

It will cost Eighteen Millions of Dollars to provide a decent outfit: a large sum for one man to raise, but nothing at all for Four Hundred Thousand people, when they have forty years in which to do it.

Before the last million is paid we shall have a million people to help us pay it, PROVIDED, we offer decent and proper inducements for them to come and live with us.

It will cost an average yearly increase of 15½ cents per \$100 of valuation, and the man who pays taxes upon \$1,000 worth of property will be called upon to contribute but \$1.55 a year to the cause, provided all the improvements proposed are made. Every one of us ought to be glad to give this amount and determine to start the good work along.

We are told that public officers will waste, squander and steal so much that we cannot afford to take the risk at this time; that we should wait till good men fill all the offices—men who will not make blunders, will not loaf and will not steal.

Can we afford to postpone action until the arrival of a civic millennium? No. The thing for the good citizen to do is to extend a helping hand to the new San Francisco that is ready to come to us, to stop grumbling and condemning others for the things he, himself, should have prevented, to resolve that these improvements, already too long delayed, must be secured as soon as possible and then determine to elect only such men to office as will not waste, squander and steal, but will honestly administer their trust.

Let all good citizens unite their efforts toward this end, and let us all work together, determined to put good men into office and bad ones out.

FRANK J. SYMMES.

If these bonds are voted by our citizens, the Merchants' Association will do all in its power to supervise the work as it progresses. It will endeavor to see that the contractors fulfill their obligations and perform their work according to the specifications of their contracts.

BOND QUESTION BEFORE THE MERCHANTS.

Public Meeting at Golden Gate Hall to Discuss the Assumption of a Municipal Debt for Permanent Improvements.

The proceedings of the public meeting to consider the bond issue are printed below.

As soon as the members have had an opportunity to read the addresses a vote will be taken by mail.

Every member of the Merchants' Association will have a chance to express his opinion upon the question of incurring a city debt for any or all of the projected improvements.

MEMBERS ARE REQUESTED TO FORWARD THEIR BALLOTS TO THIS OFFICE BEFORE SEPTEMBER 15.

The result of the vote will be made known in the next issue of the Review.

The gathering at Golden Gate Hall, on August 25, to discuss the proposed issue of bonds for the permanent improvement of San Francisco, was one of the best-attended meetings held by the Merchants' Association for several years. The speakers on the arranged program received the closest attention, and debate on the floor was free and general as far as time permitted.

President Symmes presided, and the discussion opened with an address by ex-President Dohrmann. The platform was occupied by Mr. Dohrmann, ex-Mayor Phelan, Miss Catherine Hittell of the California Club, Mr. George Renner, president of the Draymen's Association, and City Engineer Grunsky, who spoke in the order named, and by Horace Davis, Captain

R. H. Fletcher of the Hopkins Institute of Art, and several of the directors of the Association. In the audience were Mayor Schmitz, various members of the Board of Supervisors and heads of departments of the city government. The greatest interest was manifested in the issue to come before the voters on September 29, both by new residents of the city and by pioneers who have been here since the early fifties.

President Symmes stated the purpose of the meeting, and put the proposition before the auditors in all its bearings. He was vociferously applauded when he said the principal objection to a bond issue was the lack of public confidence in the city officials that were liable to have the spending of the money, but was just as emphatically supported when he declared it to be the

business of the citizen to see that honest men were elected to office. He spoke as follows:

PRESIDENT SYMMES STATES THE CASE.

Members and Friends of the Merchants' Association: This is a special meeting of the Association, called in accordance with a circular which has been sent to all members specifying the reasons for the meeting and expressing the interest of the Association in the great question which is to come before us at the special election to be held on the 29th of September.

That election, as you know, is called to ascertain whether the citizens of this city desire to issue eighteen millions of bonds for the purpose of carrying out necessary improvements; improvements which have been declared by the people of San Francisco over and over again of great necessity, but the making of which has been delayed from time to time, until the occasion now seems ripe for the presentation of the issue as to whether we are ready to spend that amount of money for the purposes named.

PURPOSE OF THE BOND ISSUE

The object of the issuance of the bonds is to provide new schoolhouses, new sewers, new street pavements, a new city prison, a public library building, and parks and play-grounds, in accordance with provisions which have been made by the Board of Supervisors, and in accordance with plans which have been provided by the Engineer of the city for the different buildings under consideration.

It is quite a departure for the citizens of San Francisco to undertake a bonded debt. It has been the pride of the city in the past that we had none. But the question arises now, whether that was a justified pride: whether we have not sacrificed some interests of the city by delaying work which should have been done in the past.

The question of the cost of the proposed work is one which appeals to the tax-payer; and the question as to how much it will cost the tax-payer to obtain these improvements under the circumstances existing, is the one which appeals to and which will largely govern the tax-payer and his vote.

THE TOTAL COST.

It is the declared intention, if the citizens shall so vote, to issue \$18,135,000 of forty-year 3½ per cent bonds, and under the provisions of the charter, one-fortieth of that amount must be paid each year, in addition to the annual interest accruing. So that the actual cost to the tax payer, if all the bonds proposed are favorably voted upon, would be not only the \$18,135,000, but the interest thereon for the forty years, making a total payment of some \$31,000,000.

If all the bonds were issued at once (which would not naturally be the case, however, because the provisions of the charter are that these bonds in such case shall be issued by the Supervisors as they may be required), the total interest per annum for the first year would be \$634,725. The amount necessary to be paid yearly upon the principal would be \$453,375. Therefore, the total payment necessary to be provided for the first year after the total amount of the bonds was issued, would be \$1,087,000. But this amount would diminish year by year. If we figure, then, as to what the exact tax levy would be, we find that if all the bonds were voted upon favorably, the expense would be 15.51 cents per \$100 valuation per year;

A. S. BALDWIN OPPOSES THE ISSUE.

Declares Money Could be Provided by Economical Administration and Higher Liquor Licenses.

Mr. A. S. Baldwin, formerly vice-president of the Merchants' Association, was invited to speak at the Golden Gate Hall meeting in opposition to the projected bond issue. Mr. Baldwin was unable to attend but presented his views in the following letter, which was read from the platform:

SAN FRANCISCO, AUGUST 25, 1903.

Frank J. Symmes, Esq., President Merchants' Association:

Dear Sir:—I trust that my absence from the meeting this evening will not be construed as a lack of appreciation of the compliment extended to me by the board of directors of the Merchants' Association to present my views upon the subject of the proposed bond issue.

As it will be impossible for me to attend the meeting, I will be obliged if you will say to those present that the main reason I have for opposing the issuance of bonds for the construction of school buildings, sewers, or any other improvements, or the purchase of land, is that I think sufficient revenue can be obtained after the payment of salaries and the other expenses connected with the city government, to provide for such improvements and for the acquisition of properties if reasonable economy is exercised in the administration of the city government and provided the retail liquor license is increased to a sum corresponding with licenses in vogue in other cities throughout the United States.

In looking over the budget for the fiscal year ending June 30th, 1904, I find that the total appropriation, exclusive of the Park fund, interest and sinking fund, is \$5,830,000.

I have looked carefully over the budget and the only items that I have been able to discover which may be considered in the nature of permanent improvements are as follows:

On account of purchase of Harbor Police Station	\$ 15,000
On account of underground work, department of electricity, District No. 3....	35,000
For completion of pest house	15,000
For completion of South Park.....	10,000
For new construction on streets and sewers and the opening and extending of streets	69,442
Total	\$144,442

It seems to me that this is a paltry sum to set aside for permanent improvements out of a total appropriation of \$5,830,000.

During the past five years the assessment of real and personal property has been increased about twenty millions of dollars.

The tax-eaters have kept a steady eye upon this increase from year to year and have added a sufficient amount to the salary roll and to the list of employees to consume it all. What has happened in the past will continue indefinitely unless some check is placed upon the extravagance of city officials. This, in my humble opinion, can be done by an amendment to the Charter, which will compel the Supervisors to set aside at least ten per cent of the total revenue of the city for permanent improvements. If this were done, nearly \$500,000 would be available for the construction of schoolhouses, sewers, hospital, etc., and if the retail liquor license was increased to \$500 per annum, a sum not by any means unreasonable, between five and six hundred thousand dollars more could be raised each year, making in all at least one million dollars per annum, which could be applied towards the improvements and the purchase of land now contemplated by the city.

With great respect, I am,

Yours truly,

(Signed.)

A. S. BALDWIN.

I do not care so much about the Board of Works paying eight or ten people a little more salary than they might have had their services for. But to pay any salary for no service—that is something we must not tolerate.—F. W. DOHRMANN.

While we have only condemnation for those who seek to increase salaries and to obtain benefits for special persons, we must remember that responsibility lies behind them—that it lies with us, the voters.—FRANK J. SYMMES.

that is, taking the average for the entire forty years.

WHAT THE INDIVIDUAL WOULD PAY.

Upon \$100 of assessed valuation, our tax levy would be increased, therefore, 15.51 cents on an average for the forty years, and a man who paid taxes upon a property valued at \$1000 would be called upon to pay \$62 during the entire forty years—himself or his heirs—or an average of \$1.55 per year.

That is the expense which you will be called upon to bear if all the bonds are issued. It is based upon a total assessed valuation of \$500,000,000 throughout the entire city. In 1890, the total assessed value of the city's property was \$300,000,000. In thirteen years from that time, it has increased to \$425,000,000. Therefore, it is a very modest estimate to say that five hundred millions will be the average assessment valuation of the city during the forty years. In all probability, before the expiration of that time, it will be nine hundred or one thousand millions. (Applause.)

In addition to that, we have to take into consideration the rapid growth of the city, and that, before the expiration of the period for which the bonds run, San Francisco will probably have reached the million mark in the way of population, so there will be more people to pay the bills.

NEED OF IMPROVEMENTS IS ADMITTED.

I think there is no question in the mind of the average citizen as to the great necessity for the acquisition of new and improved school buildings, and all the other improvements which have been proposed and for which bonds are to be voted upon at the coming election. I think none of those whom I have heard speak upon the subject, and none of those who have ventured to oppose the proposed issuance of bonds, have questioned the desirability, the importance, and the necessity of these improvements in order to bring the city of San Francisco up to somewhere near the standard of a city of its size and importance.

The objections generally raised upon the question of bonding the city for the purposes named are, first, the cost; whether the tax payer is willing to pay this amount which he will be called upon to pay for the purpose. In most cases I think we are justified in believing that the citizen would be glad to pay that proportion of the taxes, or that increase in his tax, in order to obtain these very great necessities.

THE CHIEF OBJECTION.

The chief objection which seems to have been presented, in the press and otherwise, is a lack of confidence in the people who are liable to have the spending of the money. (Applause.)

Whether that lack of confidence is justified or not, we must not forget that municipalities cannot be conducted upon the same economical principles upon which an ordinary business would be conducted; that extravagance and waste do exist, and probably always will exist, in connection with municipal affairs.

We must, therefore, not expect that, under any circumstances, the same methods of economy can be carried out in municipal government as in our own business. You must take that into consideration, and, while we have only condemnation for those who seek to increase salaries and to obtain benefits for special persons rather than to consider the welfare of the entire city, we must remember that responsibility lies behind them—that it lies with us, the voters. (Applause.)

Another objection that is made to the proposed bond issue is, that there probably would be no necessity for the issuance of bonds, if a proper administration of affairs existed, and, that under proper economy, the various departments of the city's government, the schools, the Board of Public Works, the Health Department, and others, might set aside from year to year a sufficient sum to make those necessary improvements little by little.

A PRACTICAL PROBLEM.

We have to deal with affairs as they are, and not as we wish them to be. I think there is no question in the mind of the average voter that, if we wait for the improvements which we so much need until they are obtained by the last method proposed, we shall wait an almost indefinite time. (Applause.)

The question, therefore, for us to consider is, whether we are prepared to go on for another series of years under the existing conditions, the conditions we have to-day in regard to our school

buildings, which are of a character that stamp them as an absolute discredit to any first-class city; with a sewer system which begins and ends nowhere, a system which is entirely out of date and a patchwork from end to end; with a public library housed, as you know, in entirely unfit quarters; with parks and playgrounds very much below the standard which any first-class city should have.

If we are prepared to go on for years in that humiliating condition, that is one horn of the dilemma. If we desire to have the improvements, and to bring this city of San Francisco up to date, we must undertake to make them, and then we must face the situation of city government as it is and as we make it.

GOVERNMENT RESTS ON CITIZENSHIP.

Under those circumstances, if the bonds are voted, it becomes the solemn duty of the citizen to see that such men are put in office and kept in office as will be a credit to the city—men in whom we shall have confidence and trust for the purpose of carrying out the declared objects of the bond issue. (Applause.)

There are the two sides to the question which is before us. That question has been carefully considered by the directors of this Association, who

are a conservative body of men. We have gone over the matter with great care, and have arrived at a conclusion. We have considered it exceedingly desirable, however, that the members of the Association should have an opportunity to hear all that can be said upon both sides of the question, and that they may have every opportunity for obtaining full information upon it.

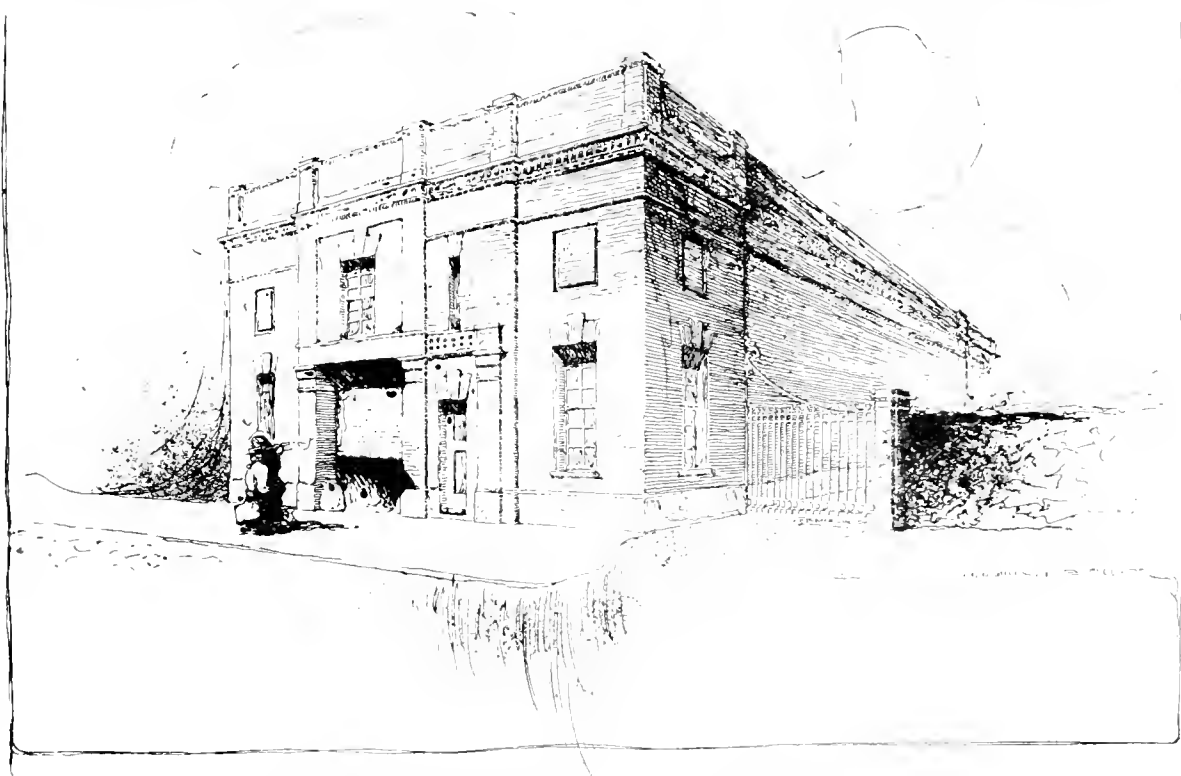
THE MEMBERS MUST DECIDE.

We shall then ask you, as we have done before upon questions of great importance, to express yourselves for our benefit, either by postal or other card which will be sent you, and the result of your vote will stand as the opinion of the Association.

While the opinion of the directors carries great weight, yet, upon so important a question, we feel that we are not justified in putting that opinion forth as the opinion of the Association itself. In order that the Association may know fully all that there is to be known upon the subject, we have asked you here to-night. We have asked a few gentlemen to say something to you upon the various questions in detail, and after that we shall ask those of you who may desire to do so to speak from the floor.

[Continued on page 4.]

MONUMENT TO CIVIL SERVICE.



A PERMANENT IMPROVEMENT BUILT FROM CURRENT REVENUE

The new warehouse of the Department of Elections, under construction at Eighteenth and Division streets, is a monument to the efficiency of Civil Service reform. It is being built out of the savings of an office that was once one of the most wasteful and extravagant in the city government, but which has become through the operation of the Merit System, one of the most efficient and economical.

There has long been a necessity for some sort of safe storage for the election booths in use in the city. At present they are stored in an inflammable wooden structure surrounded by furniture factories, and if they were to take fire just before an election the city would not only lose the \$30,000 they represent in money value, but the whole election machinery would be deranged and thrown into hopeless confusion. The warehouse above will be built of brick, with but few doors and windows, will be practically fireproof, and will be amply large enough to accommodate the million or so feet of lumber of which the booths consist.

The cost will be about \$9,600. The entire sum was saved out of the appropriation for the department of elections last year, and it is due to the operation of the merit system in the office of the Registrar, Thomas J. Walsh, that the saving was made possible. Since 1900 the department has lived within its appropriations and has had a small surplus at the end of each year, a condition unknown under the Consolidation Act. Before the adoption of Civil Service reform, and when elections were held once in two years, the expenses of the Department of Elections averaged \$200,000 a year, and have been known to reach \$290,000. Under the charter the cost has been reduced to an average of \$113,000 a year, and we now have from two to four elections annually.

It must be gratifying to tax-payers to know that in at least one municipal department it has been possible to make a permanent improvement out of current revenue. That it has been possible is entirely due to Mr. Walsh's economical administration of his office on merit system principles.

DOHRMANN DECLARES BONDING IS THE PROPER FINANCIAL METHOD.

Cheaper for Citizens to Borrow Collectively at 3½ Per Cent than Individually at 6, or Forego Interest to that Amount on Added Taxation.

President Symmes introduced Mr. Dohrmann as the first speaker of the evening, saying:

There is no person who has the welfare of the city of San Francisco more at heart than has the father of this Association, Mr. F. W. Dohrmann. I take great pleasure in presenting him.

Mr. Dohrmann was greeted with hearty applause, and addressed the meeting as follows:

Mr. President, and Members of the Merchants' Association: It is a serious proposition for any householder or tax-payer, or for any one owning property, whoever he may be, when the question of mortgaging his holdings for improvements is before him.

That is exactly the position in which San Francisco finds itself now. We are asked whether we are ready, for the sake and for the purpose of making betterments in our property, in our surroundings, in our home, to mortgage our home and our property for forty years to come. It behooves us to be serious, and to be sure, and to be careful, before we come to a final conclusion in the matter.

I cannot hope, for I have not made a study of the propositions before you, to enlighten you to any considerable degree. But sometimes to follow the reasoning and thoughts of some one else helps us to see more clearly in our own minds what is right and what is wrong. It is only by showing you and by going over with you, along the line of reasoning which has led me to a conclusion, the different propositions here, that I hope to be of some slight service to you.

THE GENERAL PROPOSITION

In the first place, I shall not discuss any one of the projects which are to be separately voted upon at the election. I shall leave that to others. I shall only discuss with you the general question of bonding the city, of mortgaging our homes, to a small extent.

The first question that naturally presents itself is, Are the improvements desirable? Or, are they more than desirable—are they necessary? That question, as I said, will be answered to some extent by those who will speak for the respective improvements.

The next question which presents itself is, Is the city now in a position to secure by other means those improvements which are contemplated, or is it necessary that we should resort to mortgaging?

RELYING ON CURRENT REVENUE.

It has been said that if our municipal administration were as economical as that under which a private business is carried on, we could save considerable money, and procure and obtain many improvements out of our savings.

That holds good in any business; it holds good in our municipal government. There is no question but that, if every one who is employed by the city did his duty, and if no one was employed by the city who was not required, we could save quite a considerable amount of money. But, granted, first, that this is so, and next, that we shall at some time or other be able to save quite a considerable amount of money, then what? Then are quite a number of betterments that will be required very soon that we can possibly save for under the dollar limit.

I will mention just a few of them. Our street system requires constant repair, much more repairing than it has been receiving in the past. Our county roads are a disgrace. Our street-cleaning in the outside districts is not at all satisfactory. All of you know that as well as I. Our police force should be very much increased, and our fire protection should be very much extended.

These are just a few of the things that we shall require outside of the subjects which will be covered by bonding under the present proposals.

WE CAN USE ALL WE SAVE

And therefore, granting that we can save money, hoping that we may save money in our municipal affairs, we have plenty of use for it aside from applying it to those things which are now under consideration.

The next question that presents itself is, Should we not change our fundamental law and levy a special tax every year, and so avoid paying interest on a bonded indebtedness? My friends, interest on money is a bugbear. Take it in any business. A man employs his money for business purposes, and is never, or at least very seldom, able to do it without borrowing to some extent. He has to pay interest. He has to pay anywhere from five to six per cent, if his credit is very good, and sometimes more, if he is hard up. I believe there are some present who will sympathize with me, for I have been through the mill, and I guess some of the rest of us have as well. (Laughter.)

Suppose, then, that we were taxed every year, in addition to the dollar limit, for our current expenses, a considerable amount. What would we have to do? We would either have to take money which we can loan out if we do not use it in our business, or we would have to borrow money, and we would have to pay interest upon it at the rate of five or six or seven per cent. Why?

INDIVIDUAL BORROWING IS EXPENSIVE

Because we would have to borrow individually. But when we borrow collectively, and put up first-class security—and there is none better than the bonds of the City and County of San Francisco—we can borrow for 3½ per cent.

I think that answers the objections about paying interest rather than being taxed as we go along and paying as we go along. I think it is a simple business proposition that it is cheaper to borrow at 3½ per cent, if we can get money at that rate, than to pay money that is worth to us individually five or six or seven per cent.

The next question that I have asked myself is, Has the time come when San Francisco is prepared to borrow and prepared to spend large amounts of money? Let us look back a few years.

What was it that caused us to plan, to work, to meet, to think, and to study, for the purpose of formulating and adopting a new fundamental law for the City and County of San Francisco? Was it merely to have another law on paper? Was it merely to regulate certain minor matters that were fairly regulated under the old laws? No.

ORGANIZED FOR PROGRESS

It was because the public, the citizens, the tax-payers of San Francisco, realized that the time had come when San Francisco must step forward and take its rank and its position among the large cities of the world.

My friends, when, ten years ago, the Merchants' Association was started, there was nothing at that particular time to remind us how near the destiny of this city to become great was. We were in the dumps. We had the unemployed to take care of, and we did not know how to do it. We had not progressed for fifteen years. And yet there were enough of us who believed in the future, in the destiny of San Francisco, and who believed in it firmly enough and strongly enough to devote their time and their energy to it, so that we could at last, after four ineffectual trials, lay the foundation deep and broad, by adopting a new charter, which would enable us to do the very thing which we are now proposing to do; to improve conditions around us, to make our city a city worthy of the name and the position which it occupies as a first-class municipality. (Applause.)

WHAT THE CHARTER IS FOR

What was it that the charter was intended and expected to give us, and what has it given us?

Home rule was our first battle-cry. We had been governed by the politicians in Sacramento,

and we wanted to govern ourselves. We have home rule.

Civil service reform was our second battle-cry. My friends, when his Honor, Mayor Phelan, honored me by a call to the City Hall, begged of me to take a position as Civil Service Commissioner, and when I could not see my way to serve, appointed the secretary of the Merchants' Association to that position, he did what the charter required—he appointed a man devoted to civil service. (Applause.) Alas, that man is in his grave. Alas, civil service was shorn of part of its effectiveness, because the courts declared that it could not and should not apply to county officials, but it could and should apply only to city officials.

Yet civil service is still vigorous. And if his Honor, the present Mayor, made a mistake and selected a man for Civil Service Commissioner who was not, as the charter required (and who was therefore not legally a Civil Service Commissioner), devoted to civil service, his employment did not last long. We have civil service, my friends, notwithstanding all set-backs, and without civil service I would not vote for one dollar of bonds in this city and county. (Applause.)

THE QUESTION OF ADMINISTRATION

The third battle-cry of the Association was for economical administration. Your chairman has already spoken upon that subject. Perhaps we have not as economical an administration as we have had in the past. But again, thanks to Mayor Phelan, we have, since the charter has been in effect, had a Board of Supervisors, and we have it still, against whom, to my knowledge, no charge of fraud or corruption has ever been raised. (Applause.) We have still in the Board of Public Works men who were called, for the first time in the history of San Francisco, to do the work of engineering and of taking care of our affairs in that direction, because they were professional men, trained for the business, and stood so high in their profession that none of their own professional brethren ever found fault with their appointment—which is saying a great deal. (Applause.)

OFFICIALS LESS BLACK THAN THEY ARE PAINTED

And, while I am on that subject, my friends, I have been somewhat impressed with municipal officials during the years that I was honored with the post of presiding officer of this Association. And let me tell you that the city officials as a class, particularly those that have been in office since the new charter has been in force, and many of those who went into office before, have always been anxious to respond to reasonable requests and demands of the citizens. They are not nearly as black as they are painted, any more than is the devil as black as he is painted.

There is, in fact, I am afraid, a great deal of mistake about that, and very often those mistakes are very injurious. If a man is in office, and is constantly assailed simply because he is in office, is constantly supposed to be dishonest, supposed to be corrupt, supposed to be careless, just because some one charges that he is, and if everybody believes it, what can you expect? What would you yourself, being in their position, think and do? This is merely by way of parenthesis.

CITY GOVERNMENT HAS IMPROVED

If our present municipal government is not as perfect as you would like it to be, it is in my opinion certainly very much better qualified, on the average, to undertake the duties which will devolve upon the municipal government in case we do vote to issue bonds than formerly.

I believe the officers of that government will be concerned in carrying out properly the measures which go with the bond issue.

In the first place, we must consider that the financial direction would be in the hands of the Board of Supervisors. They would have to determine how much of the bonds should be issued

The argument that we cannot choose servants fit to be trusted with our money is a pitiful confession of civic incompetence. Any corporation that made such a discovery about itself would do well to wind up its affairs at once.

each year; for, when we talk about eighteen millions in bonds, it does not mean that eighteen million dollars shall or ought to be issued immediately.

It is probable and likely, and I think it would be wise, not to plan the work completely in less than five or perhaps ten years. It seems to me that is a wise rule for more reasons than one. Again, speaking parenthetically, there is nothing to guarantee that San Francisco will have the prosperity of the past five years for the next five years. So it would be wise, and I hope it will be done, in case the bonds carry, that we should be very careful as to the amount of bonds issued each year.

PROVISION FOR THE UNEMPLOYED.

For, if we should have times again such as we have had in the past, when work is scarce and times are generally hard, it would be very beneficial, to the working man in particular, if, at that time, we could issue a little more in bonds and do a little more work. At any rate, I am perfectly willing to leave that to the Board of Supervisors that we may have hereafter—for the present Board of Supervisors will have very little to say about it, unless they are re-elected. I think they would handle the question of how much of the bonds should be issued each year very wisely. I think they will carry out the wishes of the people as made known to them. If necessary, they can be pledged when they go into office as to how much they shall issue of these bonds during their term. Therefore, so far as the final distribution of the bonds is concerned, I think we need not worry.

As to the expenditure of the money, the making of contracts, and the supervising of the work, that rests upon the Board of Public Works.

TRIBUTE TO THE CITY ENGINEER.

Gentlemen, when, many years ago, a number of people first proposed that we should have a Superintendent of Streets who should be a civil engineer, the civil engineering fraternity came together and selected from their number a man whom they declared stood at the head of his profession, and they offered him as the candidate and he offered himself as a sacrifice for the principal of having men hired by the city who understood that for which they were hired and what they were hired to do. That same man is to-day the Engineer of the City and County of San Francisco, Mr. Grunsky. (Applause.) If any of us, if I, for one, as a private enterprise, had to entrust to some one in San Francisco the supervision, the care, and the very great and grave responsibility of carrying out the plans and specifications, that is, the making of the specifications, and the professional advice which the Board of Works must get from its City Engineer, I do not know of any one, and I believe none of you could name any one now, whom he would prefer to be the man at the head of that work. To be sure, we are not certain that he will always be at the head of the engineering end of the San Francisco administration. But we have now, and having had such a man, it is likely that if we elect the right man for the head of our government, we will continue to have the best man that the city can get for the money it is willing to pay for that work.

THE BOARD OF WORKS.

To be sure, the Board of Works has been attacked as top-heavy. It has been blamed for paying too much salary. I do not know whether that is correct. Perhaps there is something in it; maybe there is nothing in it. I do not care so very much about their paying eight or ten people a little more salary than perhaps they might have got their services for. That is not the worst thing that can happen to the City of San Francisco. But to pay any salary for no services—that is something we must not tolerate. (Applause.) That is something that the Board of Works has not been accused of. What they have done, they have done well. (Applause.) That is something we have not been able to say until the year since the charter was adopted, and since the men appointed under the charter have been in office.

I take it that we need not be very uneasy about the condition as it is in San Francisco just at the present time. I take it that we are justified in considering seriously, favorably, how we can put our house in better order by borrowing the money at the low rate of interest that we shall have to expend. I take it that we who will have to pay the taxes can well afford to pay for these improvements.

NOT AFRAID OF THE RESULT.

I take it that we will gladly pay our one-fourth part of the capital and the interest that accrues on it. I am so little scared, in fact, that if any of you could guarantee me that I would live the forty years out, I would agree to pay the taxes and the interest on top of it. But that, of course, is not going to be our fortune. If we leave to our posterity improvements, however, it is only fair and right that posterity should take care of paying for part of them, and I think they will gladly do it.

The history of the city proves to us that whenever improvements have been made, even though at times under very adverse circumstances, if they were real improvements and well made, they have afterwards always blessed those who were instrumental in bringing them about.

If the men of an earlier time have failed to look into the future, have failed to see the responsibilities that were upon them, the later generation must suffer.

CASE OF THE CITY HALL LOTS.

I remind you of our City Hall lots, in that connection. It has always been a cause of sorrow and regret for this generation, to think of what was there done. You cannot afterwards make up for the neglect, for conditions change. Moreover, you cannot give the benefit of those improvements to those who should have had it, had it been done in time.

I will close with the thought I began with. I will appeal to you, and say that it is a serious proposition that faces us. I will remind you that we do become responsible for a great deal of debt. That is true.

You cannot, however, do anything without taking chances, without taking a risk. Let me say to you that those who want the benefit of a well-organized municipality must not fail in the performance of their duty. It is the duty of every citizen to take a continuous, active, and energetic interest in the affairs of the city. It is his duty to disregard party politics in the selection of municipal officials. (Applause.) It is his duty to help maintain a strong and healthy public opinion, that will not tolerate and will not permit the public officials of the city of San Francisco, elected by the vote of the citizens of San Francisco, or appointed by their elected officer, to disregard the plain, honest, strong, and just provisions of the fundamental law of the city and county, the new charter.

CONFIDENCE IN THE MERCHANTS' ASSOCIATION.

Perhaps it is also timely to appeal to the Association—to the President, the Directors, and the Members of the Merchants' Association—to realize that the public of the city of San Francisco has confidence in their integrity, in their unselfishness, in their ability to voice for the public an opinion in regard to matters municipal, and to do that which the individual citizen cannot do.

I appeal to the Board of Directors, and to the members, to make sure, so far as it is in their power, and to leave no effort undone in that direction, that every one in the City Hall is in office according to the charter. If he is elected, that goes without saying; if he is appointed, he should be there according to the provisions of civil service.

There are many still employed in the City Hall, I understand, who have not been appointed under civil service rules. The Association should see that those who perform good service are protected in their positions. It should see that inefficient employees are dismissed or brought to trial. And it should pledge every candidate to public office to charter provisions, to civil service, and to an economical administration.

COULD SAFELY VOTE THE BONDS.

If the Merchants' Association will undertake to perform this service, and if you, the tax-payers and citizens of San Francisco, will sustain them and will stand by them in their efforts to do so, I think it is safe to conclude that if each of the propositions before us for bonding has that merit which it should have in the eyes of every individual who votes upon the question, then we can safely vote for a bond issue, and safely hope and believe that the money will be decently expended, that the results which are anticipated will be fully realized, and that San Francisco will continue to march forward and become that which all who love it hope it will become, one of the most desirable, most healthful, most pleasant, homelike, and happy communities in the world.

(Continued on Page 6.)

MISSION IMPROVEMENT UNION URGES THE NEED OF A PARK.

Adopts Resolutions Favoring a Bond Issue for a Breathing Place in its Locality.

At a meeting of the Mission Improvement Union, held Monday evening, August 24, the following resolution was adopted:

Resolved, That the establishment of a small park in the two blocks in front of the Mission High School, between Eighteenth and Twentieth streets, will be of great benefit to the Mission District and is an urgent necessity for the residents of this section of San Francisco; that we are in favor of the proposed bond issue of \$293,000, for the purchase of a Mission park at this point for the following reasons:

1. That it will provide an attractive and sheltered garden spot convenient to our homes, where women and children and invalids can resort to enjoy the open air and sunshine without the necessity of paying carfare to reach distant parts of the city possessing a less genial climate.
2. That the proposed park is within ten minutes' walk of 30,000 Mission residents.
3. That a park at this point will make the Mission more attractive for the establishment of homes.
4. That by reason of its sunny and sheltered site it is the best place on the peninsula of San Francisco for the establishment of an open air Public Botanical Garden which could be made a point of attractive interest to the citizens of San Francisco and their visitors.
5. That it is almost contiguous to the one historical spot in the city, the old Mission Dolores, whose foundations were laid at the time of the Declaration of American Independence.
6. That while this part of the city pays about one-fifth of the amount of taxes collected, and while the numerous small parks north of Market street, and our magnificent Golden Gate Park, have for years been maintained from the annual tax levy, no part of it has been returned to the Mission for park purposes.
7. That now is the opportune time for the Mission to secure a park by voting for the bond issue proposed for it, on September 29th.

The meeting decided to co-operate actively with the newly-formed Mission Park Association in its work for the establishment of a park at the Mission, and also endorsed the bond proposition for the purchase of Twin Peaks, at the head of Market street, for park purposes.

The chairman of the meeting, Judge Van Reynegom, was authorized to appoint a committee of five to enlighten the voters north of Market street about the claims and wants of the Mission citizens in the matter of a Mission park.

IMPROVEMENTS DIFFER FROM PUBLIC UTILITIES.

Works Board is Restricted in Spending Money for the Former, But Not the Latter.

It makes no difference what the personnel of the Board of Public Works may be now or hereafter. If bonds are issued for public improvements the money must be used specifically for that purpose and in the same manner as specific appropriations made by the Supervisors.

In all probability those making an argument against the issuance of bonds on this score have confused it with the question of issuing bonds for the acquisition of public utilities. In the latter case the Board of Works would have practically absolute control of the management of the funds, and then it would be largely a question of the personnel of that body as to whether the said funds would be judiciously expended and the said public utility properly administered.

EDGAR PAINTER,
Secretary North Central Improvement Association.

EX-MAYOR PHELAN SAYS: "IF THE CITY OWES NOTHING, IT OWNS NOTHING."

Points to the Fact that San Francisco Has Never Had a Constructive Era, and Urges that it Begin a Period of Civic Progress.

At the conclusion of Mr. Dohrmann's address, Mr. Symmes read a communication in opposition to the bonding project, from Mr. A. S. Baldwin, which is printed on another page. He then presented ex-Mayor Phelan, saying:

Some four years ago, you will recollect that we voted for the issuance of bonds for the extension of the so-called panhandle to the park, and for the erection of new school-houses, as well as for the building of a complete system of new sewers. At that time the Merchants' Association took an active interest in the proposed work, and his Honor, Mayor Phelan, then in office, was exceedingly interested and devoted himself quite earnestly toward the carrying of that bond election. He is with us to-night. He has always been interested in the progress and improvement and cultivation of the city in every direction, both practically and for its artistic value. He has contributed liberally and continuously from his own purse to that end. I have the pleasure now of presenting to you his Honor, ex-Mayor Phelan. (Applause.)

Mr. Phelan was very heartily greeted, and, stepping to the front of the platform, said:

Mr. President, and Ladies and Gentlemen of the Merchants' Association: As your President has informed you, we were all committed to the proposition to bond the city for its improvement, now some two years ago. I remember in December, 1899, we held meetings throughout the city. I remember a notable meeting of the Merchants' Association in the Palace Hotel, where those questions were thoroughly discussed, and I think the vote by which the several propositions were carried is sufficient warrant for my saying that public opinion at that time favored a bonded indebtedness for the purpose of public improvements.

NO CHANGE OF OPINION.

I do not know that there has been any change since that time in public opinion. We have a Board of Supervisors that Mr. Dohrmann has justly extolled, who have proposed to us a series of propositions to be voted on, on the 29th day of next September. They involve the acquisition of lands for park purposes, the acquisition of sites for school-houses and for the construction and improvement of school-houses, the acquisition of play-grounds for the children of the city, in addition to a jail on Kearny street, and, probably the most important proposition of all, the construction of a scientific drainage system for the city, and the improvement of accepted streets.

It is a longer programme than that which we previously proposed. We confined ourselves, you will recollect, to the sewers, to the school houses, to the parks, and we had elections on two days, because only kindred propositions could at that time be proposed to the people upon any one day.

CHANCE FOR INDIVIDUAL JUDGMENT.

Since then the charter has been amended, and on the 29th day of next month you will have an opportunity of voting on the same day and at the same elections for these several propositions. You may defeat one and carry another. So the judgment of every individual citizen will be brought into play and he will have to decide for himself whether he wishes parks, or school houses, or drainage, or jails, or hospitals, all or any.

It is perfectly fair: there is no attempt to carry one proposition by tacking it on to another. Every proposition must stand on its own merit. And if, in your judgment, these several important things are desirable, it then simply becomes a question whether this is a proper time to vote upon the subject, a proper time to incur a mun-

icipal indebtedness, and whether it is advisable from a business point of view to incur an indebtedness at all, or whether it is more advisable to proceed in another manner, namely, by direct taxation, to acquire these several things which we will assume are more desirable and even necessary.

A CITY THAT "JUST GROWED."

San Francisco has never had a constructive era. We tried to bring it about at the time of the former bond elections. We had the machinery of the charter, we had engineers in places of public usefulness, and the only reason why it failed was that the Supreme Court decided that proceedings begun under the Consolidation Act could not be completed under the charter. Everything had been done but the issuance of the bonds. Then, on the suit of some tax-payer, who is always a very busy person, I am informed, in this community in such matters, the city was defeated.

In other cities, municipal bonds usually sell on the opinion of a reputable attorney. But here everything has to be tested in the Supreme Court. We came out of the Supreme Court with a decision which was not entirely against us, that what was begun under the Consolidation Act could not be completed under the charter; that there was a hiatus between the Consolidation Act and the charter, and that it was not a continuous government—that we had to begin all over again.

That was very disappointing. But we acted under the advice of attorneys, who held that the charter did not provide, among other things for instance, for the acquisition of land for parks; that we could not issue our bonds for that purpose.

BONDS WOULD BE VALID THIS TIME.

It was on that theory that an argument was made in the Supreme Court that, inasmuch as the charter did not provide for such things, it was necessary to depend upon the acts of the Legislature then in force, and which would remain in force, according to the law, if they did not come in conflict with the charter itself. The Supreme Court, in disappointing our hopes, however, held out to us an expectation which brings us here to-night, to-wit, that we might do those things under the charter, that the charter does provide for every class of improvement, and that bonds voted under it will be perfectly valid.

Hence, we have the sure ground on which to proceed, that what we do on the 29th day of September will be the valid act of the City and County of San Francisco. (Applause.)

I say we have not had a constructive period in San Francisco. We have had destructive periods. We have had vigilance committees and we have had irregular tribunals. We have had a picturesque era. We have not had any era where the citizens got together and laid down a programme for municipal improvements and carried it out.

MAKING GOOD PAST ERRORS.

We are here to correct the errors of the past. We have grown out of the turbulent San Francisco into the orderly San Francisco. In 1852 we were despoiled of a great many of our public lands, which we are trying to get back now.

You all remember old Peter Smith. I will tell you the story about him, because some of you being pioneers, will certainly remember it. Dr. Peter Smith received a contract from the Board of Supervisors at that time to care for the indigent sick of the city. He was to receive four dollars a case. He had his bills audited regularly by the Board of Supervisors, and after these bills had accumulated the Supervisors issued to him city scrip bearing three per cent per month interest.

The doctor said nothing; he was quite satisfied. However, the Supervisors were dilatory in acknowledging their obligation and Smith brought

suit and recovered a judgment against the city. He had the sheriff execute the decree of the court, and he got judgment against the city for practically all the city lands.

A THRIFTY PRACTITIONER.

There were two acres in one parcel; all the water lots on the water front, and the city was in a great state of consternation, nobody bidding at the sheriff's sale, because they believed there was no validity in the proceedings.

I think it was many years later, probably in 1856 or 1858, that the point was made that inasmuch as the city inherited its lands as an old Spanish pueblo, and as those lands were public lands and ceded to the city in trust for the inhabitants by the treaty of Guadalupe Hidalgo, certain of the lots were not included in the execution sale; but the lots on the water front fell into the hands of the thrifty Doctor Smith.

You will remember the Van Ness ordinance, by which lands were given to people who simply squatted upon them. I simply mention these matters to show you, that by degrees the city was despoiled of nearly all of its property. The hospital lot, which is now part of Duboce Park, was set aside for the purpose of a hospital site—something we need very much to-day and have not got—and simply by the neglect of the city attorney at that time in failing to take an appeal, that land too, went to the squatters.

IN NEED OF A SEWER SYSTEM.

We are now engaged in the heroic work of repairing the work of the past, and it is simply a question whether these public improvements are desirable and necessary. Every man will have to judge that question for himself. They are given to you as separate propositions and may be voted upon separately.

A drainage system is most desirable. You decided that before. A system has been prepared by competent engineers, whose work was reviewed by the most eminent engineer in the country on this matter, Mr. Herring of New York, whom the city employed at that time, and it is safe to say that a scientific system of drainage is necessary for the city. We are informed on that point by competent engineers, and we have to accept their statement, that if our death rate in San Francisco is not greater on account of defective drainage, it is simply because of the serviceable trade winds which blow in summer and save us from the consequences of our own neglect. But that will not last forever. We are here to build a city for the future. We are here to provide the necessities of the city for a vast population, and whereas the trade winds will probably serve, so far as they are able to serve, still they are not sufficient to guarantee us against plague and disease.

A FACT PAST ARGUMENT.

It is safe to say that most of the cases arising from bad drainage are due to neglect of the city in congested neighborhoods. The doctors are eloquent in demanding, therefore, an improvement in the drainage system. I do not think we should argue here on the necessity of such things as that.

The hospital is an important thing. It has been discussed threadbare. The City and County Hospital is a germ breeder of disease, and I have the best authority for that statement. A man who enters it stands a very good chance of never coming out, though he go in innocently. If he goes in merely with the symptoms of disease he will come out probably beyond all surgery, to be borne away to the grave. It is a death-trap, and the absolute necessity of the case only, permits the Board of Health to send patients there.

Private hospitals have grown up in the city everywhere, largely on account of the condition of the municipal hospital. Every city in the world of any repute and standing, maintains a hospital for the benefit of its citizens. This is

There should be a park in the Mission, and a botanical garden in that park. The floral display possible in this favored locality would amaze visitors from the East.

If a jail building were erected on the property adjoining the Hall of Justice it would not be necessary to transfer the prisoners back and forth every day two or three times to the Superior Court.—GEORGE W. WITTMAN, Chief of Police.

one of the charges upon the municipality which the citizens would be willing to bear the burden of, and willing to pay for.

THE "PAY AS YOU GO" METHOD.

There is no city in the world that has poorer school structures. They were built on the "pay as you go" plan, the plan which a gentleman has advocated to-night in his communication to the Chairman.

We can only repair these school houses so as to last five or ten years more. They are not school houses that should be built in a city that is builded upon a rock. It is our duty to build for the future, as it was the duty of the pioneers to build for the future, but they failed.

If the pioneers of 1862 had met in Merchant Association meetings, and had provided for public schools made of permanent and durable material, and of the best architecture, and had bonded the city for forty years for that purpose, would we not be grateful to them to-night?

The school structures we have are a menace to the health of our children. The school structures of San Francisco compare with the school structures of no other city in their dilapidation.

OUR FLIMSY WOODEN SCHOOLS.

We have the Mission High School, the Girls' High School, and the Polytechnic High School, the only buildings worthy of the name. The rest of the schools in San Francisco are all wooden buildings of no architecture at all. We have to maintain a workshop under the Board of Education, whose business it is to repair those school-houses. They are absolutely unequal to the occasion. If you are interested in the Public School System of San Francisco, it is your duty, as I believe you expressed it before, to provide permanent structures that will last for many generations. (Applause.)

I drifted into a discussion of the merits of these several things simply because of my familiarity with them, and, in response to the invitation of the Merchants' Association, I desired to give you such information as I possess. I have not followed the work very much for the last year and a half, but in proposing to locate a jail on Kearny street, I believe the plan is to consolidate our jail interests in one place, and also to make quarters for another Superior Court and room for the Sheriff.

JAIL CONSOLIDATION.

If we can get rid of what has been called the "summer resort," that is, the jail on the county road, and also if we can get rid of the jail on Broadway street, and consolidate our jail interests in one place, there must be better security and better police protection, and, at the same time, more economical management, and I believe that proposition is put forth by the supervisors in that spirit.

We now come to the parks. People who are aesthetic, who are looking for the city beautiful, have laid out parks and playgrounds for children. There is utility in that kind of beauty. There are here some who are to speak specially on that subject, so I will say only that we have been despoiled in the past by the neglect of our officials, and there is nothing for us to do today but to buy back those lands, and the more we delay the more we will have to pay.

The estimates made by the engineers now for these improvements greatly exceed in value the estimates made two and a half years ago. Materials have increased in price; wages have increased; lands have increased, and it is a healthy sign for the city and shows that it is growing and extending, and the sooner we begin to get back these lands, the better. We are old enough to observe the lack of wisdom of the past, and, as it has been said, "the fool at forty is the fool indeed." We may forgive the inexperience of youth, but we cannot condone the errors of mature manhood.

OBJECTIONS TO BALDWIN'S PLAN

Mr. Baldwin, in his letter, provides, should his plan be approved, for taking the money out of the tax levy, out of the budget. That seems to be an objection which many people approved, so far as I could judge by the applause it received. He intimated, first, that there was sufficient money raised by the city annually under the dollar limit, exclusive of interest and sinking fund, and provisions for parks, to pay for improvements, and if there was not sufficient, then he would say: "Let us increase the liquor license and raise revenue that way."

I submit that that question is not before us. I do not know that it is practicable to raise

the liquor license. If it were it might be a very desirable source of revenue, and it is undoubtedly true that with \$83 or \$84 a year, which we now impose upon liquor saloons, we hold the record as the lowest city in the whole United States. We derive less revenue from that source than any other city, and we have, I believe, some 3,200 saloons.

POSSIBLE REVENUE FROM SALOONS.

In Los Angeles and other cities, they limit the number of saloons and increase the license, but it is a question whether it is going to be a great source of revenue, because you must bear in mind this fact—and I am merely discussing it now as a revenue measure—that if the license was raised to \$500 a year, it would probably reduce the number of saloons to 800 or 1,000. It would wipe out practically all the liquor sold in corner grocery stores. It is a fact that the liquor interest pays more rent than any other class of business. Anybody who rents property knows that a corner saloon will pay more than any other kind of business, and, strange to say, according to our estimate of value, the value of property is dependent on its revenue producing ability.

So there would be a falling off in a certain class of property if that revenue were denied it, and the assessor would not find such valuable property in the year the high license would go into effect, as he did prior. The assessment roll would go down appreciably if 2,000 liquor saloons were driven out of business.

A MANY-SIDED QUESTION.

Of course there is another side to the question, the moral side, and there is still another side, the political side. (Laughter.) There are so many sides to that question that it would consume all night discussing it, and there are as many views as there are men. I think this city could and should derive a greater revenue from the liquor interest, and it certainly should be sufficient to support our Police department. That should be the measure. (Applause.)

But, as I said, that question is not before us, and I must take issue with Mr. Baldwin when he says that it is possible to provide for these permanent improvements out of the tax levy. I know we have conned the budget night after night, in order to find some means by which we could provide permanent improvements under the dollar limit, and it is practically impossible.

This is a great city of nearly 400,000 people, with an aggregate assessed wealth of about \$425,000,000. It has departments of police and fire and schools, which absorb a great deal of money. Our municipal servants are all well paid, as compared with other cities, and the charter provides for a progressive increase in the Fire department. It takes money to pay the salaries of policemen and firemen and school teachers. Those are the principal items in the budget. After we provide for our bureau of streets, after we provide for the other departments—the department of election, the department of health, and all the other departments—all the money that is raised is used up.

HEAVY OPERATING EXPENSES

It is the operating expenses of the government. It is not necessarily waste. As Mr. Dohrmann says, the salaries are not excessive. If the men do the work we have no reason to complain. It is not like some departments in some other cities, where men are on the payroll who do not work. I do not think there is anything like that in this city.

Under the dollar limit, the city cannot levy more than one dollar on each one hundred dollars of assessed valuation. Under that limit it is practically impossible to provide any money for permanent improvements. We have been able to build fire houses costing from \$15,000 to \$30,000. An occasional schoolhouse has been built out of the dollar limit. We have been able to improve some accepted streets, but we have 220 or 230 miles of accepted streets, or more. We can do a little every year, but when you try to figure out a municipal program, such as is proposed, out of the dollar limit, it is simply preposterous.

MEN WON'T WORK WITHOUT PAY.

I believe it is because Mr. Baldwin has not had intimate acquaintance with the city government that he makes the statement that he does. You could cut down salaries, but you must cut down work. You have to pay men for their work. You could dismiss men in the Health department or in the Construction department, but you would have to stop the work, because men will not work without pay.

The taxpayers must see that men are paid liberally. A man is entirely under criticism for his work, and unless the civil service is enforced, the tenure of a man's service is very short.

We must be able to guarantee employment on good behavior. (Applause.) If that breaks down, everything else breaks down; we might as well go out of business.

If we want these improvements the only way is to issue these bonds. Mr. Dohrmann has explained very fully the advantage of issuing our indebtedness as a municipality, instead of going down into our pockets for it. If the charter were amended so that every year we could apply a million dollars for eighteen years to those improvements, we would get them at the end of eighteen years, and we would have contributed a million dollars a year.

HOW ADDED TAXATION WOULD WORK.

That would necessitate calling upon the taxpayers by direct taxation for that million dollars. They would go to their banks and they would have to pay 6 or 7 per cent for that money, whereas the city can accomplish the same thing by issuing its indebtedness and getting the money at 3½ per cent; that is the rate of interest fixed in the proposed bonded indebtedness.

It is the best possible business proposition for the citizens of San Francisco in their collective capacity. Otherwise, if they desire the improvements, they will have to pay by direct taxation, according to Mr. Baldwin's plan, and go to their banker and pay 6 or 7 per cent for the money if they have not got it, or, if they have got it, they can employ it equally well at 6 or 7 per cent in their business. It is a perfectly plain proposition.

It has the other advantage of distributing the burden over a period of forty years, covering two generations. Why should not the people of forty years from now help to pay? Forty years from now will be the last year of the bonds, if they are issued now. I say, why should not the people of forty years from now help to pay for such permanent improvements as schools, as hospitals, as jails, as drainage?

FUTURE GENERATION IS INTERESTED.

They are in the nature of permanent improvements which will be to the benefit of many generations, not for forty years, but, if they are well constructed, for twice forty years. Why should this generation impose upon itself the whole burden of paying for these things? I say that it is practically impossible for them to do so, but Mr. Baldwin would have them attempt to do so. If you try it, you will build up all these things by piecemeal.

The City Hall took twenty-five years to build, and, consequently, we were out of it twenty-five years. If you want to begin the work of building a sewer system on the installment plan you will never live to enjoy it. That is certain. (Applause.)

If you provide for this bonded indebtedness, the money is available at once. It will all be done within a reasonable time under contract. It probably could be finished in a period of four or five years. A schoolhouse could be built in a year or two. A hospital could be built in a year, because that is a pressing necessity, and we would be in the possession and enjoyment and use of these things at once.

EVERY GREAT CITY IS BONDED.

The Supervisors would sell the bonds as they were needed, whereas, under the other plan, we would necessarily have to drag over a period of ten or twelve years to accomplish the very same purpose, and then we would be in the position of taxing ourselves and not allowing posterity to bear its just share of the burden.

People have a dread of bonds. We have not issued any bonds here for a long time. It is a city practically without debt, and if we owe nothing, we may say we own nothing. (Applause.) Every great city in the world has a bonded debt, and if the bonded debt stands for permanent improvement it is something to be proud of. You cannot get anything without paying for it. If you go to any American city where municipal government has been infinitely worse than ours, you will very often find a large bonded debt, and you will also find suitable buildings for the conduct of public business, and for the care of the city's poor and for the indigent sick. You will find substantial jails. You will find substantial streets. You will find that the bonds stand for something.

SAFE-GUARDS IN THE CHARTER.

It has been said here tonight that there is a wastefulness in all municipal expenditure. You

cannot expect the same results probably as you would in a well-conducted private business, but I do not know why there should be jobbery or wastefulness. The charter, as made, contains very wise provisions looking for the guarding of the public interests.

Objection has been made to the character of the Board of Public Works, that it does not inspire confidence. I do not care who are in the Board of Public Works. The charter provides a machinery by which the injury they may possibly do, if they are wilfully corrupt or dishonest, is reduced to a minimum.

An attempt was made during the year to amend the charter, whereby two members of the Board of Public Works could award contracts or extend time to contractors, which is an old offense, and it was voted down by the people. It was the only amendment that was voted down; it was very wise discrimination on the part of the people.

It requires all the members of the Board to award a contract. You may have one bad man, or you may have two bad men, but I do not think you will have three bad men. It requires the combined vote of the three members of the Board of Public Works to award a contract, or to extend it if the contractor fails. If you have three bad men, they are required to advertise for bids. Contractors put in their bids. They have to pay in 10 per cent of the amount of the bid as a guarantee of good faith, and no contractor can bid more than once.

LAWS BASED ON EXPERIENCE.

There are all these provisions, born of long experience in San Francisco, and any interested party can compel them to comply with the provisions of the law. In fact, a contract would have no validity unless it complied with the law.

The contract is awarded to the lowest bidder. Then the work is undertaken. It has been argued that the charter did not specifically provide for partial payments, but the City Attorney has advised the Board of Supervisors that where there is no express inhibition against partial payments it is competent for the municipal corporation to arrange for partial payments, to be paid as the work is done. That enables contractors to bid; otherwise, if a man was to bid for the completion of a \$750,000 building (for instance, the library building) he would have to receive credit from the bank. He would be put to all sorts of difficulties in meeting his daily obligations.

OPEN COMPETITION.

But the charter does admit of partial payment being made, and therefore the competition is open and free to all contractors.

In passing, I would say there is a provision in the several items before you, for the building of a library building and the acquisition of a site on Van Ness avenue. The library now is housed in one of the upper rooms in the City Hall. It is one of the best patronized departments of the city government. The literature there reaches every part of San Francisco. Every mechanic and every school-boy finds there the best works and authorities on any great subject. It is something the city should take pride in. I will also say in passing that under the law the library trustees, most reputable and excellent gentlemen, will have the construction of that building.

The Board of Public Works has all other construction except the library building and also parks, which come under the Park Commissioners. The plans for the schoolhouses have to be approved by the Board of Education.

WAITING FOR A MILLENNIUM.

It is a false argument to say that the character of the men who will have the spending of this money is or may be so bad that the city should refuse to make a progressive march. It is high time it should make a progressive march in the interest of extension and improvement. If we shall wait until the time when there will be no criticism of public officers, then we shall wait in vain. We never shall accomplish anything. There are many sides to this question. If these things are desirable in themselves, I know no better way of accomplishing them than by issuing our indebtedness.

To be perfectly honest with you, I have a doubt in my mind, however, as to the wisdom of issuing our bonded indebtedness for what I consider one of the most desirable things, and that is the permanent improvement of accepted streets, and for the reason that, in the nature of things, streets cannot have a life longer than ten, twelve or fifteen years, and it is illogical and unfair to expect

people thirty or forty years from now to be paying bills for long worn out streets. If I had been consulted, or if I had been a member of the Board of Supervisors at the time this was proposed, I would have been favorable to a plan that was not urged, to-wit: asking the citizens to amend the charter so that a fund could be raised for the improvement of public streets.

SHOULD TAKE CARE OF OUR OWN STREETS.

With that money the streets could, from time to time, be improved. But to issue our bonded indebtedness for the improvement of public streets is not fair to posterity. I think each generation should take care of the roadway, because it is worn out and torn out by that generation.

These improvements give a field of employment for the people's money. The people of San Francisco will, no doubt, invest in their own indebtedness. The bonds are of such denominations that they will come within the reach of all. Where a community like San Francisco would own its own bonded indebtedness it would be an incentive to civic pride and civic duty. It has been said in England that a public debt is a public blessing, and it has been said in that sense. The people own the indebtedness and are interested in the very fabric of the government itself. They feel that they are the owners of municipal property. We must remember that the law has been changed so that this indebtedness is free from taxes. There is no tax imposed upon municipal bonds—indeed, upon any public bonds—so this will be 3½ per cent net to the holder of these bonds.

A SALUTARY ARRANGEMENT.

It will also give a field to savings banks. The savings banks will invest in the municipal indebtedness of San Francisco. It will be a bond between the citizen and the city.

There has been one argument made against the bonds, and that is, that they will probably interfere with the issuance of a large amount for a prime necessity, namely, the acquisition of a water supply. That is not true. This is only a matter of \$18,000,000. Under the law the city can raise 15 per cent of the assessed valuation of all its property, and therefore it is in a position to raise about \$70,000,000, depending upon what may be the assessment roll from year to year. The difference between \$70,000,000 and \$18,000,000 is, say, \$52,000,000, and the highest estimate which we have received is about \$39,000,000 for bringing about 60,000,000 gallons of pure mountain water daily for the use of the citizens of San Francisco.

WATER CAN BE PROVIDED LATER.]

Let that not stand in the way of the citizen in making up his judgment in these matters. These several propositions stand by themselves, stand for themselves, and in no way interfere with the larger question which may subsequently be proposed, the acquisition of a water supply for the city.

Mr. Chairman, I thank you very much for the attention you have accorded me. I simply say that everybody who has lived in San Francisco loves San Francisco. The work of building up San Francisco is a work in which the Merchants' Association has patriotically taken part and led the way, and if this body of citizens, 1,200 or 1,300 strong, would give their support to these matters as business measures and would give their support for the issuing of bonds for these improvements that are permanent, then other citizens would follow. It will bring labor to the laborer and it will bring business to the business man. But I do not propose to appeal to you with any such selfish argument as that. I simply want the Merchants' Association to consider what is best for the city to do in its corporate capacity.

LET US SHOW OUR ABILITY.

If we make the city more delightful more people will come here to live. If it is made wholesome by improved drainage, then the people will flock here from the suburbs where they now go looking for health. These improvements will so build up this city that San Francisco, under such a stimulus, will go ahead. The presence of every man adds to the material benefit of every other man. If the community goes ahead we all go with it. To appeal to selfishness would be very easy, but I will not make such an appeal. I will simply say that as we have demonstrated our civic pride in the past, let us now show our civic capacity.

(Continued on page 9.)

CHARITY FAKERS ARE ADOPTING NEW TACTICS.

Solicit for Individual Cases, But They Can Be Promptly Investigated Through the Associated Charities.

Mr. F. W. Dohrmann has received the following letter from the secretary of the Los Angeles Merchants' and Manufacturers' Association:

"There is now in your city a man named F. A. Cook, sometimes going under the name of Alonzo Cook; tall, dark, well built and smooth faced. He has been fleecing our merchants of a large sum of money for a convention of the International Order of Railway Employees. I investigated the matter and found that no such organization exists, but unfortunately my attention was called to it too late to stop his work in the early part. He has in his possession letters purporting to be signed by the railway officials and on official letter-heads of the Southern Pacific and Santa Fe railways, which he obtained fraudulently, forging the names of the railroad officials on the alleged letters of indorsement. He obtained in the neighborhood of \$4000 here and when I exposed him and his methods in the newspapers here he skipped to San Francisco, where he was seen last Saturday. It might be well for you to notify the merchants either through the newspapers or through the Merchants' Association, so that they may be prepared for him if he should attempt to commit the same fraud in your city. Very truly yours,

"F. J. ZEEHANDELAAR."

Forced by the work of the Charities' Endorsement Committee to abandon their old dodges, the remaining charity swindlers of the city are inventing new methods to suit the altered condition.

Two men called on Mr. Dohrmann recently and solicited aid for an injured railway conductor. They claimed to represent the "Order of Railway Conductors" and had a long subscription list bearing the names of leading merchants. Mr. Dohrmann refused to subscribe until he could investigate and called up the Associated Charities for information. The Associated Charities wired the Secretary of the Order of Railway Conductors, at Fresno, receiving this reply:

No one authorized to solicit for any person whatever by the Order of Railway Conductors. Cannot speak for other railway organizations; can say positively it is not their manner of handling their cases of charity. Thing smacks strongly of fraud.

Subsequently a third solicitor called for the subscription, but made his escape while Mr. Dohrmann was telephoning for a detective.

There is no excuse for any business man being swindled by such methods, because ample safeguards have been provided in this city against charity imposters of all descriptions. The office of the Charities Endorsement Committee is the office of the Associated Charities, and its telephone number, Main 453, should be in reach of every business man's hand. They have the same secretary and office force. Any charitable enterprise that, for the purpose of investigation, does not come within the scope of the Endorsement Committee, does come within that of the Associated Charities, and the Associated Charities will, upon the request of any business man in the community, look it up and make a report as promptly as possible.

Under these conditions it is easy to avoid being duped by charity fakers. An appeal for relief should be met by a demand to see the endorsement card of the Charities Endorsement Committee. If that is not forthcoming, and the person solicited wishes to entertain the proposition further, he should request the solicitor to call again, and in the meanwhile ask the Associated Charities for information, which will always be forthcoming.

MISS HITTELL FOR TELEGRAPH HILL.

Urges that the City's Most Impressive Landmark be Rescued from Squalor and Impending Destruction.

At the conclusion of ex-Mayor Phelan's address, the Chairman introduced Miss Catherine Hittell, who said:

Mr. President, Ladies and Gentlemen: Only a few weeks ago a famous writer across the sea wrote that a supreme revolution was on hand, a revolution geographical, commercial and political.

For thousands of years the Mediterranean, that "sea in the midst of nations," was the center of the world's commerce, wealth and power. Then the center shifted to the Atlantic, but now it is passing to the Pacific, which will become, and forever remain, the sea in the midst of nations. It is the great sapphire of the world set in the gold and silver of Australia, the Philippines, Asia, Alaska, California, Mexico and the mines way down to Patagonia. On either side of this sea are the two giants of our planet. Russia, without losing sight of Europe, is turning away from the Occident and is building her real facade on the Pacific. The United States, without losing sight of Europe, is turning away from the East and establishing her own real front on the Pacific.

MUCH IS EXPECTED OF US.

San Francisco, they say, is now 3,000 miles from New York. The time will come when New York will be 3,000 miles from San Francisco. That is the idea they have of us across the seas and we all know that our situation does promise us a superb destiny, for ours is the greatest of the world's harbors, save one, and that is Sydney.

We command two valleys, each more resourceful than the famous valley of the Nile; and our tributaries are dozens of marvelously rich smaller valleys, the finest forests in the world, mountains of precious ores and other metals, rivers of petroleum in the new oil pipe lines. Then there is the richest nation in the world to back us, and all we need is the right kind of confidence in our own great future.

But a really great city must be beautiful.

ART ESSENTIAL TO GREATNESS.

Civilization is measured by beauty. We know that Athens' civilization was the greatest because it produced the highest beauty in all the arts. How came Athens to such a height? Its best schools, those of Plato and Aristotle, were gardens or parks. And Demosthenes tells us that the Athenians, in the zenith of their power, in the days of Pericles, lived individually in simple style, but collectively they united in making their public places magnificent. That is the hint to us to unite through bond issues in making splendid schools, libraries, parks and other public places.

Before speaking of our city let us remember what makes other cities beautiful. It is their parks, tree-lined boulevards, fine architecture, and their ornamental hills. Remember Edinburgh with its hills coroneted with castles. And Genoa, marshaling its palaces on its hills; Florence, with its San Miniato hill crowned with an exquisite marble church and terraced with the beautiful piazza of Michael Angelo from which a splendid series of stairways curve down through thickets of roses to the river Arno. Think of the hills of Rome, of Naples, and the twenty-three centuries through which the temples built on Athens' hills have been the inspiration of art.

HILLS THE PRIDE OF CITIES.

Coming to our own continent, Boston's capitol is built on a hill. The capitol at Washington suns its pure white beauty on a hill, and New York becomes truly beautiful when Riverside Park holds possession of the river bank. Montreal and Quebec have cherished their hills. Mexico's great military school is throned on a hill, and even in Seattle, the most exquisite of western parks hangs on a hill overlooking the harbor. Hills are the beloved, the crowned, the beautiful places in every great city so fortunate as to possess them, and one great flat city, Berlin, has even built itself a hill at great cost.

And now what story does our city tell? The first glimpse shows the lion-fronted Telegraph Hill, but its breast is torn and scarred and disfigured. Poor little shanties are either falling into unsightly quarries, or are tumbling all to pieces in their efforts to jump Hop-Scotch along the lines of impossible streets. Thus the first impression of our would-be great city is shanties, and it is hard to overcome first impressions.

A SHANTYTOWN FOR 200 YEARS.

The quarrymen have tried to remove the thirty-eight blocks of Telegraph Hill, but in fifty years they have succeeded in carrying away only one-fifth of it. If they are allowed to proceed it means that for the next 200 years the most prominent, the most noticeable landmark, the very outside of our queen city, will appear neglected, unsightly, hideous, the realm of shantytown.

But two good Boards of Supervisors have awakened to the use and great possible beauty of the hill of our pioneer fathers. Their engineer has made plans by which the most prominent corner of our city will eventually become the most delightful of hillside parks, and thus the whole appearance of our city be made beautiful. If the Telegraph Hill bonds are voted, most of the money will go to the poor people whose homes have been almost destroyed by the quarryman. Year after year some of us club women have gone to the courts and to the Supervisors and have heard the cries of poor widows and others on the hill for protection. Justice demands that our city should buy these damaged places and draw a line of parking around the remaining homes on the hill and say to the quarryman, "Thus far and no further."

TWIN PEAKS, AS WELL.

The Twin Peaks, under the same management, will also become objects of beauty. All this we hope to gain if you will be favorable. Let us show to the world that we have confidence in the destiny of our queen city. There are the bees to give us an example. To make a queen they feed with generous supplies.

All great modern businesses are carried on with credit, with bonds, which mean; that the future must help pay for the improvements that it will enjoy. That is why modern industries have made such giant strides. A great city should be managed like other big business concerns. We are the last of the old-fashioned concerns, which is one reason why we are so slow to attain our mighty destiny.

But now, when we are just about ready to make an advance, some one cries out: "Don't vote for the improvements, because there is a man in the City Hall who, perhaps, is trying to do right, but does not know how." Other siliars exclaim at the increase of taxation.

THE TAX-RATE BOGEY.

I have looked over old tax bills and find that the tax rate for one-third of the time since 1878 has been as high and higher than it will be if we vote the whole \$18,000,000 for improvements. Besides, in a few years our improved city will make such forward strides that we will not feel the cost of these improvements.

Boston, according to late figures, has about 100,000 more people than San Francisco, and yet her debt is \$79,000,000. New York has a debt of \$432,000,000.

Another set of our friends call out: "Don't vote these bonds; we must first have the waters of the Sierra." The rates of the Spring Valley corporation are tremendous, but if the snow of the Sierras is going to cost us so much that we cannot have any other improvements for the next forty years, I think we had better stay in Spring Valley's frying pan and not jump into somebody else's fire.

I think if these big water rates have been able to build up the Spring Valley corporation to be worth \$28,000,000 or \$30,000,000, or whatever it is, I do not understand why the same rates could not build up a municipal company of the same value, especially when the city can borrow money at half the interest that it would cost a private corporation.

HOPE OF FEDERAL AID.

To return to the city beautiful. Attractive parks on Telegraph Hill and Twin Peaks are only part of our plan. For, with the help of our good uncle in Washington, who ought to ornament his western gateway, we hope that all the government lands across the Golden Gate, at Lime Point, Alcatraz, Angel Island and Goat Island, will put aside their bleak and barren appearance and become charming, tree-embroidered parks. Last winter we made our first plea to Washington and failed. That is because we did not ask you to help us. With your help we will gain. In fact, it is to you we look to adorn and beautify our city and make

her ready to meet her great destiny as a queen city. I hope you will help us to conquer that kingdom of shantytown and shanties and neglect that mars our most prominent landmark, Telegraph Hill. (Applause.)

WANTS THE ASSOCIATION TO SUPERVISE THE WORK.

As Miss Hittell concluded, Mr. Hyman, of Hyman Bros., addressed the chair, saying:

Mr. Chairman: The preceding speakers have given us a very lucid explanation of the necessity of issuing bonds for the improvements as proposed by the Board of Supervisors, and, as you have clearly stated, there is no doubt that most of us taxpayers feel it is about time the city of San Francisco should make some headway in the matter of permanent improvements.

At the same time, you also stated that there seemed to be some suspicion on the part of the taxpayers of those who should handle that amount of money which the bond issue would provide.

With no reflection upon any official in the municipal government, or upon those who may follow them in future elections, I would like to offer a resolution. The purpose of this resolution is to have the Merchants' Association carry its work further along the lines which it has already begun.

All the taxpayers in the city of San Francisco look upon this Association as non-political. Consequently there are no political axes to grind. Its presidents, its directors, its officials, have done their utmost to see that the laws of San Francisco are carried out to their full extent. The taxpayers feel that with the death of our late Mr. Freud, the Merchants' Association has lost a very hard-working and energetic attorney. We all know that our Mr. King has done a great deal of work, and there is no reflection on him when I offer this resolution. We all know that the president and directors of the Merchants' Association are business men who have to follow their daily vocations, and it is impossible for them to follow all the municipal ordinances, contracts, specifications and the carrying out of these matters, and I therefore offer this resolution:

Mr. Hyman then introduced a resolution providing that if the bonds were voted the Merchants' Association, at its own expense, engage the services of an engineer, an accountant and an attorney, to see that the work was properly done. To this motion Mr. Wallace Bradford spoke as follows:

BRADFORD OBJECTS.

Mr. Chairman: I think the offer of the resolution is entirely out of order. It assumes that this Association is in favor of issuing bonds. You stated at the beginning of the meeting that you proposed to have a postal card vote on this proposition. The resolution authorizing the appointment of parties to see that the proceeds of the bonds are properly expended assumes that the Association has passed on the question already.

I hope this resolution will be voted down. As I understand it, the Merchants' Association has a superintendent under salary, and has a paid attorney, and also other officials, to do the work which the citizens of this city expect from it. I do not see why at this time we should pass a resolution requiring the monthly expenses of the Merchants' Association to be doubled. As far as my poor understanding goes, I think the resolution is very cloudy, but the casual reader will take it as a fact that the members of the Merchants' Association are in favor of issuing the bonds. Until that postal card vote is taken, I think it is unfair to the members who are not here to pass a resolution of this kind.

I hope that when the ayes and noes are taken only members of the Merchants' Association will vote, and that those who came here to listen and are not members of the Association will not vote on this occasion.

The chairman called for a rising vote of the members present, and Mr. Hyman's motion was lost.

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RENNER URGES THE NEED OF DECENT STREETS.

Head of the Draymen's Association Convicts the City of Gross Neglect of Its Thoroughfares.

Following the defeat of Mr. Hyman's resolution, the chair introduced Mr. George Renner, of the Draymen's Association, who said:

Mr. President, Ladies and Gentlemen: As I have been requested by the Merchants' Association to say a few words to you in regard to streets, I will endeavor to do so. I have quite a lot of statistics here that I intended to present, but as the hour is late I will omit a great portion of them and simply try to show you the money that is expended on our streets in San Francisco as compared with that spent on streets elsewhere.

I want to tell you about the condition here and the condition of streets in eastern cities. I made three trips all through the East this last winter. I was East in December; I was also East in March and also in June. I sent out a letter on the 28th of February last to the mayors of New York, Philadelphia, Boston, Chicago, St. Louis, Cincinnati, Baltimore, Buffalo, Detroit, Minneapolis and St. Paul, asking certain questions in regard to streets, and up to the present time I have had replies from New York, Philadelphia, Boston, St. Louis, Cincinnati, Baltimore, Buffalo and Detroit.

EXPENDITURES FOR PAVEMENTS.

I have the statistics from 1893 covering the appropriation in San Francisco for the care of bituminous rock and asphalt streets. In 1893 we had 31 miles, and an appropriation for that year of \$2,805, making it \$90.45 per mile. In 1902 we had 105½ miles, and an appropriation of \$20,000, which makes it \$190 a mile. The appropriation for this year, 1903, is \$21,000, with about the same number of miles, making it \$192 per mile per year.

To stand against those figures I will give you Detroit, with 26 1-3 miles, and an appropriation of \$55,549, making \$2,109 per mile. Baltimore has 18 miles of asphalt and 357 miles of macadam and stone, making a total of 375 miles, and it has an appropriation of \$174,000, making \$464 per mile. St. Louis has but 12 miles, with an appropriation of \$20,000, making \$1,666 per mile. Philadelphia has 220 miles, with an appropriation of \$240,000, which is \$1,090 per mile.

BOSTON SPENDS \$1,700 A MILE.

Boston has 21 miles of asphalt, 92 miles stone, 367 macadam, a total of 500 miles, and an appropriation of \$850,000, making \$1,700 per mile. Buffalo has 137 miles and an appropriation of \$51,000, making \$372 per mile. Cincinnati has 27 miles and an appropriation of \$40,000, or \$1,482 per mile. New York has 299 miles of bitumen and macadam, with an appropriation of \$131,700, which makes \$440 per mile. New York's appropriation in 1893 for the repairs of asphalt pavements was \$112,500, and a special appropriation of \$19,200 was made for the maintenance of the pavement on Eighth avenue, a total appropriation of \$131,700. New York maintains 2,527 miles of streets which are kept in repair at public expense, and the appropriation in 1903 for the repaving or repairing of those streets was \$2,124,314, making an average appropriation of \$840 per mile. That covers the principal cities in regard to bituminous rock and asphalt.

I will be as brief as I can in the matter of stone block pavements. In 1893, in San Francisco, we had 65 miles, and the appropriation was \$13,379, an average of \$205.85 per mile. In 1902 we had 106 miles in San Francisco, with an appropriation of \$55,000, which would be an average of \$476 per mile. I have also the specifications from eastern cities on that line of work.

SAN FRANCISCO'S LOW AVERAGE.

The average appropriation per mile for the above seven cities is \$678 per mile. The average in San Francisco is \$172. I have also a list here of a great number of streets that have been paved ten years and over, or, if we had the time, I would read and give you the exact date of our streets in San Francisco and what could be done in regard to re-laying those streets, but I will omit it to save time.

It was only last December that I returned from the East on the same train with Mr. Phelan, and I thought he was a pretty good friend of mine. He comes out here tonight and he talks about everything but streets. He tells you what to do about everything else, but he says don't vote for the bonds for the streets. I recall that under his administration, on Spear street there was a

fence put across the street and marked "Danger," and when we took it up with the Board of Supervisors there was absolutely nothing to be done or that could be done. There were no funds.

DRAYMEN BUILT A ROAD.

It is of record today that the Draymen's Association, at their own expense, went and built a road around that beautiful fence marked "Danger" and paid a round \$1,000 for it. The Draymen's Association represents considerable capital. We have draying firms in San Francisco that have as much as \$250,000 invested in their business. I think you will agree with me that the drayage industry is one of the most important departments of your business. I look at it as being indispensable, and when we are taxed, which we do not grumble about, we are taxed upon our property, we are taxed upon our teams, we are doubly taxed by paying a license exacted from us, from \$1.50 to \$10 per team per year, to operate the teams on these streets.

PAY FOR STREETS, AND BUILD THEM, TOO.

What has San Francisco done? She has given us absolutely no streets. The draymen have built their own streets and put up their own hard money for it. It has not been once, but a number of times, and we have got tired. We think that something should be done. A few years ago I placed a man at the corner of Beale and Bryant and he kept tab there of every vehicle that was drawn at that crossing by horse, whether it was one, two, or more. He was there for two days, and 213 teams passed that point every hour, which made over 2,000 teams a day, and it was only a year ago we succeeded, by appropriating money ourselves, with the assistance of certain merchants in San Francisco that operate their own teams, in having a road through that district. And we are supposing that San Francisco dates from 1850. I think it is pretty near time we were doing something for the streets.

We have several kinds of property owners in San Francisco. I can show you several full blocks renting at a high rental, and the owner of the property has never spent one cent on the street. There never has been even gravel or a plank or any kind of material put along that property in the shape of a street. In the winter time, when we are compelled to go there and haul goods, we have to send horses that can swim.

SOME BAD PROPERTY OWNERS.

I will show you also a piece of property where the owner, through his tenants, went to the City Hall upon different occasions to see if the city would raise the street to the official grade, and said if it did he would raise the sidewalk. I was sent for by these tenants and had a talk with them. I went to the City Hall, took the matter up with the Board of Public Works and tried to have the thing fixed up. Within the last two years three men were thrown from their teams in front of this property, and two of them were killed and one recovered.

The Board of Public Works told me that it would follow that man's work and put the street on the official grade. After I got that information I could never find the owner of that property. I kept him busy, though, dodging between the Hammam Baths and the club. That man did his business at night and I did mine in the daytime. I finally got word from him, though, that he would do nothing, and he has done nothing.

EUROPE WOULD NOT STAND IT.

I want to read a little article here that Mose Gunst published in the "Post" last night. It is as follows:

"San Francisco's Poor Streets. Another thing of the first importance to San Francisco, and, in fact, to American cities in general, is the improvement of the streets and highways. In Paris, London, Brussels and other large centers of population in Europe, better streets are being torn up than are now being laid in America. When a thoroughfare is improved there, it is done in a manner that is calculated to enable the work to stand the ravages of time. The result is that there are no rotting pavements nor dangerous holes, such as lurk in and about the noisy basalt blocks and cobblestones which are still common in San Francisco."

Mr. President, if I said what I wanted to say in regard to streets, I believe I could talk to you about four hours. I see that the time is short and I do not want you to be misled. If all of you are as willing to assume the obligations of extra taxation that this bond issue will bring about as the Draymen's Association members are, I say, let us wake up and have something for our city.

THE CITY A TEAMING FIRM.

It is time we were doing something. We are not the only ones interested, because the city and you, yourselves, are personally interested in one of the largest teaming outfits we have in this city, and that is the Fire Department.

It is a wonder to me that the Fire Department gets to some of the calls that are rung in in this city, over the streets they have to travel. A minute means considerable at the start of a fire. If you have good streets, the repairs are less. The Fire Department can reach the scene quicker.

I ask every one of you to talk to your friends about this matter. I am simply talking up streets and sewers. I connect sewers with streets because the two must go together.

I will only say two words about sewers. We have a sewer on Pacific street, and when they got to Front street the engineer who built that sewer found it was run too deep. He said: "We will get in the bay here, we will have a sub-way; this is wrong." He fixed it up by raising up twenty-six inches and leaving the other one there.

Down on Fourth street there is a sewer three feet higher than a sewer that is supposed to empty into it. A sewer at Second and Brannan streets is under the sidewalk. The engineer who constructed that sewer got it under the sidewalk first and then finally in the middle of the street.

WE CAN HAVE GOOD SEWERS.

If we will vote for sewers to be constructed under Mr. Grunsky's administration, we will not have any crooked sewers, and we will not run up against any man's property. I ask you to do what is right in the matter of issuing bonds for streets and for sewers.

I have been asked the question time and again, "What do you know, and what do you think of the Board of Public Works?" I want to say tonight, and it is due the Board of Public Works that I should say it, that I have accomplished more good work in the repaving of streets and the paving of new blocks in the last two years than any eight before, and if any of you question what I am telling you, name the day and I will furnish a team and go with you and show you the work that has been accomplished on the streets of San Francisco in the last two years, under the administration of the present Board of Public Works, and I will show you more work than has been done by any Supervisors' Committee in eight years. I am telling you that the Board of Public Works has done well. I am well satisfied with its work in the last two years, and I do not want you to lose sight of the fact that the appropriations have been lower than in prior years. I agreed to make this statement, and it is due the office. (Applause.)

(Continued on Page 11)

DEBTS OF FIRST CLASS CITIES.

San Francisco is Trying to Do Business on a Remarkably Slender Working Capital.

City.	Population According to 12th Census.	Assessed Value of Property.	Bonded Debt.
New York	3,437,202	\$3,787,970,873	\$426,174,823
Chicago	1,698,575	374,580,440	22,459,692
Philadelphia	1,293,697	921,356,496	59,932,895
St. Louis	575,238	394,795,704	18,916,278
Boston	560,892	1,152,505,834	79,954,972
Baltimore	508,957	433,343,822	40,164,683
Cleveland	381,768	196,453,645	16,511,550
Buffalo	352,387	242,349,138	16,874,302
Cincinnati	325,902	214,650,620	32,494,511
Pittsburg	321,616	352,157,335	23,278,702
New Orleans	287,104	145,673,869	17,344,510
Detroit	285,704	247,248,500	6,931,102
Milwaukee	285,315	165,224,887	6,239,500
San Francisco	342,782	413,099,993	250,000

GRUNSKY EXPLAINS THE NEED OF SEWERS.

City Engineer Declares the Plan Does Not Contemplate a General Tearing-Up of the Streets.

Mr. Grunsky was greeted with an outburst of enthusiasm. He said:

Mr. President, Ladies and Gentlemen: I am afraid that if I should launch into a description of our sewer system there would be no one left to reach the outfall. The sewer system has been one of great study. It has been before the citizens of San Francisco for a quarter of a century. You have known the defects of the system. They have been pointed out repeatedly. In 1892 a Board of Engineers very emphatically illustrated the most glaring defects of it and pointed out the remedy. The first work of 1892 was followed in 1899 by the design which is practically now before you.

The system does not contemplate the tearing up of all the streets of the city and a reconstruction of all sewers. It is proposed to utilize, to the fullest extent possible, the sewers that are now in the streets.

SOME DISTRICTS ARE WITHOUT DRAINAGE.

Many districts in this city have at the present time no means whatever of disposing of their drainage. Such districts will be directly benefited by the proposed work, through the construction of sewer mains and outfalls. Such districts are Sunset, Carville, as it is called, University Mound, Bay View, Ocean View, and I might name all the suburbs of San Francisco. Aside from serving these outlying districts, enabling the people to establish there their homes, it is proposed to build two large main intersecting sewers, one which has been called the North Point main, for the reason that its outlet will be upon the northern front of San Francisco, is well off shore, the sewer terminating in about thirty or forty feet of water, with nearly one-quarter of a mile intervening between the outfall and the shore line; the endeavor being to put the sewage into the swift waters of the bay, where it will be so disseminated that no nuisance whatever can be created at the water front. This sewer will take the place of the many which now discharge practically at the termination of every street on the water front.

WILL RELIEVE CHANNEL STREET.

It will take the filth that now reaches the open waterway of Channel street and deliver it where it will not be offensive to sight or smell.

The second large main will discharge at Hunter's Point. For that reason it has been called the Hunter's Point main. A description of these mains and of the various subways that lead into them would tire all of the hearers. I wish only to state, in connection with this subject, that the estimate of cost is based upon the experience of the last few years.

The total length of sewers to be constructed is about 120 miles. Over fifty miles will be large brick tunnels. Some of them will have a diameter in excess of nine feet. Some of them will be so large that they will be built in two compartments, ultimately in three compartments, although only two are contemplated for immediate construction. In many districts of the city where now your cellars are flooded, in the flood district, that is, easterly from Montgomery street, north of Market, and in the district south of Market easterly from Eleventh street, it is proposed to put in ducts for sewage only, leading to central pumping stations from which the sewage will be delivered into large outfall mains. The advantage of this to the property owner, making it possible to utilize basements and keep them dry, will be appreciated by every one. In some districts the sewers that are now in the ground will remain in service as storm water ducts.

CHARTER RESTRICTS EXPENDITURE.

If I may be permitted I want to say a word about the necessity for the bond issue. The same fear of dishonesty in public office which prompted the establishment by the charter makers of short terms of office for mayor and supervisors has also resulted in the introduction into the charter of a restriction of expenditures. It seems to have been assumed that public servants could not be honest, and that to prevent payment of salaries to useless employes, and overpayment on purchases and on contracts, it was necessary to set a limit to the amount to be expended in all departments for all purposes.

The charter provides that the annual tax levy, exclusive of the state tax and the tax to pay the interest and maintain the sinking funds of the bonded indebtedness of the city and county, and exclusive of the tax to pay for the maintenance and improvement of the parks, shall not exceed one dollar on each hundred dollars' valuation of the property assessed.

DOLLAR LIMIT INSUFFICIENT.

It was practically arbitrarily assumed that the dollar rate would accomplish everything. I do not wish to enter into the discussion quite as fully as my memorandum would permit me to do, but I wish to state that when the budget allowances are made for the various departments, the Board of Public Works, to which you look for your public improvements, is always left at the end.

When the other departments are provided for—for instance, in the budget of this fiscal year, there is only \$750,000 left for the Board of Public Works, and this goes as follows: \$215,000 for sewer cleaning and maintenance; \$76,000 for ordinary repairs of streets; \$85,000 for repairs to public buildings; \$55,000 for cleaning the City Hall and Hall of Justice; \$17,000 for cleaning and repairing sewers; \$70,000 for office expenses, for inspection of building operations, public and private, for engineering and the like; and there is left but an insignificant sum for new improvements. This is not the fault of the department. Even though a few salaries were cut off, which can only be done to the detriment of the service, or if a single commissioner were substituted for the board organization, the financial gain would be too trifling to be considered.

SHORT SUPPLIES.

As City Engineer, in May, 1891, I called attention to the need of an expenditure of \$584,600 on accepted city streets, on streets in front of city property, and on sewers to be extended or reconstructed. The following year the total amount which should have been placed at the disposal of the Board of Public Works for these purposes was placed at \$944,000. This year the amounts suggested were: For repaving accepted streets, \$690,750; for work in front of city property, \$49,800; for sewer construction, \$378,740, a total of \$1,119,290. Instead of this allowance, the budget for this year sets apart only \$68,000 for these purposes, and it is to be expected that practically this entire sum will be expended on a few blocks of sewer reconstruction work, producing a result that will not even be visible to the thoughtless faultfinder.

There is apparently a remedy provided in the charter for the absurd restriction to a dollar on the hundred. "The limitation," says the charter, "shall not apply in case of any great necessity or emergency." The rate is not to be increased above the dollar limit, however, except by unanimous vote of the Supervisors, and with the approval of the Mayor.

BONDING IS THE ONLY WAY.

It would seem reasonable to suppose that under this exception means could be provided outside of the dollar limit for improvements, such as the reconstruction of sewers whose condition is a grave menace to health, or which are so dilapidated that their collapse may occur at any time. On this subject the city attorney, in a recent opinion, says: "The charter framers intended, in my opinion, that the dollar limit should only be exceeded on extraordinary occasions, as when through fire, pestilence, war or some similar calamity, the city should suffer so seriously, or be in such immediate danger, as to make it imperative that extraordinary taxes should be levied." The calamity must first be upon us before the necessity for the increased expenditure can be declared. This condition has of course led the Supervisors to declare the necessity for improvements that can be made only outside the dollar limit by bonding the city.

OUR LOW TAX RATE.

The tax rate in San Francisco for municipal purposes, that is, for city and county purposes,

was \$1.127 on the one hundred for the year 1900-1901; \$1.076 for the year 1901-1902; \$1.226 for the year 1902-1903, and it will be \$1.076 for the current year. The rate named for the year 1902-1903 includes a special tax which has been declared illegally levied, and which will, no doubt, be refunded. When these rates of taxation are compared with taxes for municipal purposes of \$2.16 to \$2.24 in New York, \$1.65 in Philadelphia, \$1.30 in Chicago, \$1.88 in Buffalo, about \$1.25 in Boston, \$1.65 in St. Louis, \$2.76 in Cleveland, \$1.74 in Baltimore, \$2.08 in Cincinnati; \$2.01 in Detroit, and about \$2.30 in New Orleans and Minneapolis, it will at once be seen that there has been for some years but little room for waste in our Pacific metropolis, and it becomes less difficult to find the reason why the Board of Public Works is seriously crippled by a short allowance. And the tax rate in San Francisco could be still lower if the charge for saloon licenses was raised.

CHEAP SALOON LICENSES.

No other large city, we are told, charges so little for saloon licenses. Were this charge \$500 per quarter, instead of \$84 as at present, it is safe to assume that notwithstanding the reduction in the number of saloons the resulting revenue to the city would be increased to at least \$500,000.

If any one objects to conclusions which seem inevitable it may well be asked how else than by such comparison shall it be determined whether the system of government and our local municipal needs are or are not more than ordinarily expensive? Where else shall we look for a standard, if not among the other large cities of the United States?

When the applause that marked the general appreciation of Mr. Grunsky's remarks had subsided, Mr. Symmes said:

We came here to-night to hear both sides of this question. We have heard a great deal as to the necessity of issuing bonds, but we have not heard a great deal from the opposition. If there is anybody here who will speak in opposition to the bonds I think it is our duty to call upon him.

Dr. Salfield, referring to Mr. Renner's statement about comparative expenditures for street maintenance arose to inquire if Mr. Renner had considered the salaries that had been paid out. On that gentleman replying in the negative, Dr. Salfield declared that a sewer had been diverted from a street to a sidewalk by the Board of Works within two years, and that the Mayor had replied to complaints, that he could do nothing about it. Supervisor Braunhart offered the information that the street department had formerly expended \$54,000 in salaries for purposes for which the present appropriation is but \$32,000. Immediately thereafter the meeting adjourned.

BONDS AND PROGRESS.

San Francisco has fewer, and generally speaking, poorer public improvements than any other city of its class in the country. It has also a smaller bonded debt: in fact, its bonded debt amounts now to practically nothing. It cannot obtain proper improvements out of current revenues. Other cities have bonded themselves heavily, have constructed their improvements and have advanced correspondingly in creditable city growth. The process is looked upon as wise municipal policy, paying for itself in enhanced values.

THE PROPOSED BOND ISSUE.

JUST WHAT IT WILL COST THE TAXPAYER.

PROPOSITION.	Estimated Maximum Cost	Average yearly increase in the levy per \$100 for 40 years on basis of \$500,000,000 Assessment; supposing all the bonds are to be issued at once.	On \$1000 worth of property	
			Average per year	Total for 40 years
1. For repaving and improving accepted streets	{ Bonds, \$1,621,000 } { Int., 1,163,067 }	\$.0139	\$.13 ¹ / ₁₀	\$ 5.56
2. Telegraph Hill Park— For purchase of lands on Telegraph Hill.....	{ Bonds, 597,000 } { Int., 428,392 }	.0051	.05 ¹ / ₁₀	2.04
3. Children's Playgrounds— For purchase of two tracts of land: a Between 6th and 7th, Harrison and Bryant Streets..... b Bet. Powell and Stockton, Filbert and Greenwich Sts....	{ Bonds, 741,000 } { Int., 531,667 }	.0063	.06 ¹ / ₁₀	2.52
4. For Construction of New City and County Hospital.....	{ Bonds, 1,000,000 } { Int., 717,500 }	.0085	.08 ⁵ / ₁₀	3.40
5. For Construction of New Sewer System	{ Bonds, 7,250,000 } { Int., 5,201,875 }	.0622	.62 ² / ₁₀	24.88
6. New Schools— For new buildings and purchase of lands	{ Bonds, 3,595,000 } { Int., 2,579,412 }	.0308	.30 ⁸ / ₁₀	12.32
7. Public Library— Including purchase of land between Fulton and Grove, Van Ness Ave. and Polk Streets.....	{ Bonds, 1,647,000 } { Int., 1,181,722 }	.0141	.14 ¹ / ₁₀	5.64
8. New County Jail— For purchase of land and construction of an addition to Hall of Justice	{ Bonds, 697,000 } { Int., 500,097 }	.0059	.05 ⁹ / ₁₀	2.36
9. Twin Peaks' Park— For purchase of 162 acres of land on Twin Peaks	{ Bonds, 159,000 } { Int., 114,082 }	.0013	.01 ³ / ₁₀	.52
10. Mission Park— For purchase of two blocks of land between 18th and 20th, Church and Dolores Streets	{ Bonds, 293,000 } { Int., 210,227 }	.0025	.02 ⁵ / ₁₀	1.00
11. Extension Golden Gate Park to Presidio— For purchase of 7 ¹ / ₄ blocks of land between Golden Gate Park, and the Presidio, 13th and 14th Avenues.....	{ Bonds, 330,000 } { Int., 236,775 }	.0028	.02 ⁸ / ₁₀	1.12
12. St. Mary's Square— For purchase of land between Pine and California, Kearny and Dupont Streets	{ Bonds, 205,000 } { Int., 147,087 }	.0017	.01 ⁷ / ₁₀	.68
Total for all these Improvements,		\$18,135,000	\$.1551	\$ 62.04

The Bonds, when issued, will be 40 year, 3 1-2 per cent. serials.

The assessed valuation of all the taxable property in San Francisco in the year 1890 was Three Hundred Million Dollars; to-day it is Four Hundred and Twenty-five Million Dollars, a gain of more than 40% in thirteen years, or an annual average gain of 3%.

At this rate, the assessed valuation of the City by the time the proposed bonds expire would be Nine Hundred and Thirty-five Million Dollars.

Let us figure on the very low average for the life of the bonds of **Five Hundred Million Dollars Valuation** for all taxable property in the City.

The amount required of each taxpayer, to pay principal and interest and secure all of the proposed improvements, would be 15 ⁵/₁₀ cents per year on each \$100 assessment; less than 10% advance over our present rates.

The rate for each of the proposed improvements, separately, is shown in the table above.

The bonds will be issued only as required and the rate of 15 ⁵/₁₀ cents would not be reached until all were out.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,500 COPIES.

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FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

A FEW FACTS ABOUT THE MEETING.

In arranging the meeting for the discussion of the bond issue, every effort was made to secure speakers in opposition to the project. Mr. A. S. Baldwin was invited to address the meeting, but he sent a written communication instead, which was read from the platform. The same invitation was extended to a leading editor, among others, and he was invited to suggest a substitute in case he could not ac-

cept. He declined, and did not propose anyone in his place. One of the addresses on the program was omitted in order to give an opportunity to anyone in the audience who desired to speak in opposition. No one seemed prepared to take that side of the question, at least at the proper time. The directors would have been glad to have the case against the bonding plan intelligently presented, but persons inclined to present it seemed very hard to find.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 8.

SAN FRANCISCO, CAL., OCTOBER, 1903.

No. 86

NOW IS THE OPPORTUNITY.

IF THE BONDS ARE REJECTED, IT MAY NOT RETURN FOR YEARS.

Every intelligent citizen believes that San Francisco has a grand future in store.

Every inhabitant is eager to hasten its coming, and to secure an early glimpse of the great arrival.

Every loyal resident should therefore be ready to stand in and help. NOW is the time when we may give our city a "big boost" toward that new development.

Among the first essentials to a great and healthful city are decent schools, hospitals, streets and sewers, and a fine system of parks. San Francisco is without all of these today and the Supervisors offer us the opportunity to secure them through an issue of bonds, upon which we are to declare ourselves on the 29th of this month.

We are not all of one opinion about these bonds, but the strongest opponents admit that most of the proposals are necessities and nearly all of them very desirable. The main objections to the issue are that city officials do not command our confidence, that the funds will be wasted and that under an economical administration all the necessities could be secured from the regular budget—while the parks are luxuries which may be postponed.

If the first proposition is true, which is generally conceded, when may we hope to be better off? Only when we, the voters, shall put better men in office, and we might as well determine to apply that remedy at once and secure the better men and the improvements together. Good men in office seldom come by chance, or of themselves. The citizens must put them there. Suppose we vote down the present bond proposals; will we immediately go to work to prepare our model government, so as to take up this very important matter afterward? Probably not. The question will probably be dropped for a time, we shall lose interest in improving and beautifying our city, we shall fall to quarreling among ourselves again and our government will be more neglected than ever. The Supervisors can argue that the people do not want improvements and probably they will not grant us another such opportunity to declare ourselves on this subject for a long term of years.

In that event, we shall probably relapse into a period of timid inaction, confess to the world that we are afraid to trust ourselves with the expenditure of a few million of dollars, fall back on the Almighty to save us from epidemics and disease, and admit that we are behind every other first-class city in the Union and are willing to remain so.

On the other hand, suppose we determine to do the better thing; vote the bond issue to have these new and necessary improvements just as soon as possible and help the new City on its way—are we not far more liable to do our duty in the direction of keeping a hand on the government? Are we not likely to say "if ever we need our good men at the front, now is the time" and make more determined efforts in this direction?

If extravagance is running riot in the City Hall, now is the time to stop it. Surely we are not going without bread because the price is high and our servants have been taking commissions from the baker. The thing to do is to change the servants.

And as for waiting for new sewers, schools and hospitals to be secured from the regular budget, probably none of us would live long enough to see the improvements by that method.

Now is the time to determine that our sins of the past shall be remedied. Let us have something in San Francisco to be proud of besides climate. Let us bring our institutions up to date and then determine to keep them so. The Merchants' Association stands ready to help. Let us all work together.

The Merchants' Association has for years watched the street cleaning, reported delinquencies and demanded a strict compliance with the contract. It purposes to do something similar about the execution of the larger work proposed if the new bonds are issued. Let us all combine to do the best possible for San Francisco.

The result of the bond election on the 29th will determine whether we are to take a stride forward or backward, whether we are to make a gain of ten years or a loss of an equal period.

Members' Vote on the Bond Issue

	YES	NO	Majority in Favor
Repaving streets.....	701	113	588
Telegraph Hill Park.....	489	316	173
City & County Hospital..	746	72	674
Twin Peaks.....	423	375	48
Sewer system.....	728	90	638
New schools	734	81	657
Children's Playgrounds..	639	188	471
Public Library.....	579	224	355
County Jail.....	628	178	450
Mission Park.....	519	287	232
Golden Gate Park Ex- tension	563	244	319
St. Mary's Square.....	246	550	Majority Opposed 319
Total vote.....			819
Against all bonds.....			43
Favoring some of the bonds.....			776

FRANK J. SYMMES.

BUY PARKS WHILE THE LAND IS CHEAP.

Proposed Bond Issue for Twin Peaks and Mission Parks	\$452,000
Interest for forty years at 3½ per cent.	324,309
Probable average yearly tax on \$1,000 for this purpose	0.038
Increased tax for forty years on \$1,000 worth of property estimated on a total average assessment of \$500,000,000	1.52

David Starr Jordan declared recently that the best interests of cities demanded *an acre of park to every ten people*. Great cities that have attempted to get along with few parks have lived to regret it. Shortsighted citizens that have prevented the acquisition of parks as a useless form of extravagance have not been blessed for their economy even by that posterity that would have had to help foot the bills.

We have yet to hear of a city with too many parks. London has 22,000 acres of them, Vienna 8,000 and New York 6,000. San Francisco gets along with a beggarly 1,100. That is not a decent provision for those dependent on the city for sunshine, air and health.

Parks are never sold. They become immensely valuable as real estate, so valuable that cities could not afford to buy them at their enhanced values, but the cities do not part with them. The larger the cities grow the more necessary do the parks become. New York paid a little over \$5,000,000 for Central Park in 1856. To-day Central Park is worth \$200,000,000.

The time to get parks is when land is cheap.

And this is the point in which San Francisco is vitally interested. Some of the parks proposed may not seem immediately necessary. There is one (St. Mary's Square) which, in the judgment of most of the members of the Merchants' Association apparently, never will be of great public value. But with this exception every one of the park projects seeks to provide wisely and prudently for the future—the time when the city will need the parks as badly as it now needs good sewers, and when the price of land will be so high it cannot afford to buy them.

This consideration is especially important in

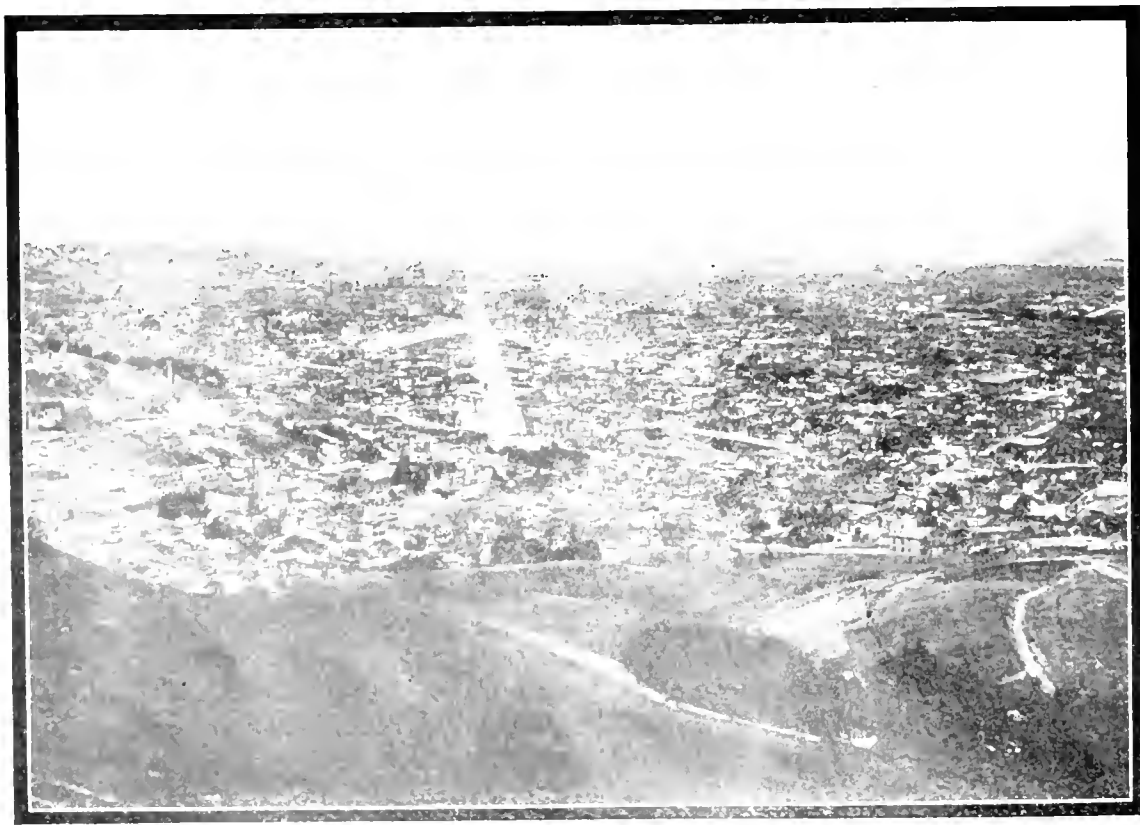


TWIN PEAKS, LOOKING OUT MARKET ST.

IMPROVEMENTS AND GOOD GOVERNMENT.

By A. A. D'ANCONA, Supervisor City and County of San Francisco

We should not forget the beneficial effects that will come indirectly from carrying into effect a liberal policy in regard to permanent public improvements. Increase in civic pride will stimulate local patriotism, and civic pride and patriotism always help the cause of good government. The importance of the purposes to be accomplished by the city government will force the adoption of an effective system in the civil service based upon merit, and will compel the citizens to take more active interest in practical politics and show a wise choice in the selection of their public servants.



VIEW FROM TWIN PEAKS

more. If the need of a park on Twin Peaks is less pressing than some of the other items, it can also be supplied for less money. The man who pays taxes on \$1,000 worth of property will pay out for this purpose exactly fifty-two cents in 40 years.

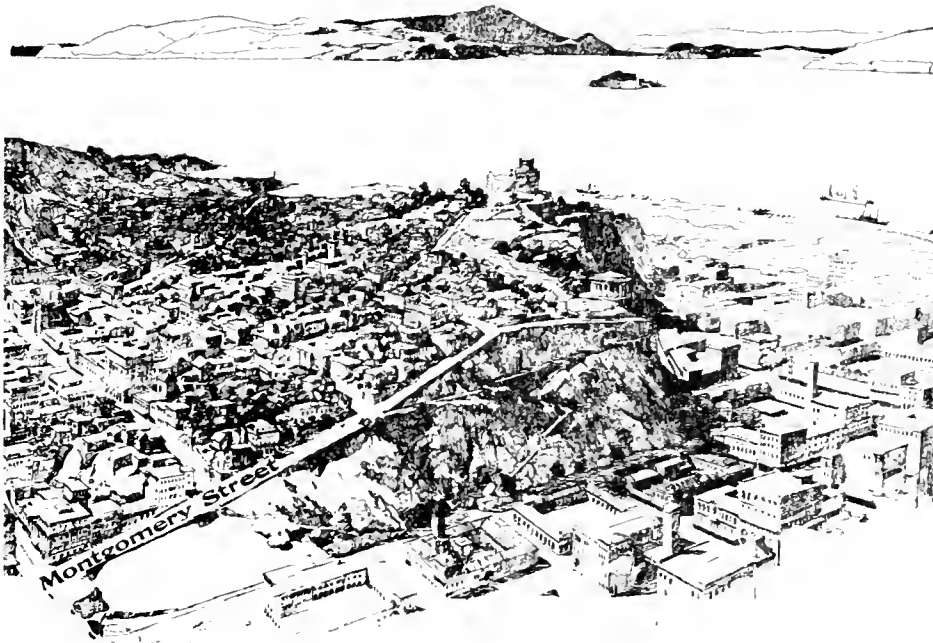
At present this land is a pasture, but it is already defaced by an advertising sign of huge white letters spread over the face of one of the hills, and is being eaten into by brick manufacturers. Before the vicinity becomes so thickly settled that the price of the land is out of reach, before the real estate subdivider and the cheap building contractor have obliterated its natural contours, and before the brick makers have gashed and scarred into repulsive ugliness what the corner lot operators have left, San Francisco should take it for her own. That is but common forethought and wise economy. No municipality worthy the name in a country where city making is understood, would think of neglecting so fine an opportunity, and posterity will be glad of a chance to help pay for it.

The same considerations of economy and prudent provision for future needs, hold good in the case of the Mission Park: while Telegraph Hill and the connecting boulevard between Golden Gate park and the Presidio have still more urgent reasons on their side.

the case of Twin Peaks. Here it is proposed to purchase 162 acres and make a park of it at a total cost of \$159,000. Hundreds of individuals in this country and Europe have parks that cost

Save San Francisco's Acropolis.

Proposed bond issue for buying land and parking Telegraph Hill	\$597,000
Interest for forty years at 3½ per cent.....	428,392
Probable average yearly tax on \$1,000 for this purpose	0.051
Increased tax for forty years on \$1,000 worth of property estimated on a total average assessment of \$500,000,000.....	2.04



THE NEW TELEGRAPH HILL.

If you own \$1,000 worth of property in San Francisco are you willing to pay, at the largest calculation, two dollars and four cents in forty years for the improvement of Telegraph Hill? That is what it will cost you at the outside, on each thousand dollars worth of city property you pay taxes on, to save this beautiful height to San Francisco for a scenic park for all time.

No other city in America has such a wonderful natural park site. The view from it is superb, inspiring, mentally and morally exalting. It commands the broad harbor and the Golden Gate, with their busy commerce and stately ships, and includes Tamalpais and the Marin County hills, and San Francisco's sister cities across the bay. As an adornment to the city, impressing visitors with an appreciation of the beauties of San Francisco and its advantages as a place of residence, it would be worth all our other parks put together.

The picture above shows what might be done with Telegraph Hill. The aesthetic and the commercial have both been consulted in the plans. The hill will be saved from the quarrymen, who work night and day reducing part of it to road metal, and disfiguring the rest; there will be a new street made along its eastern base, the front turned toward the bay will be beautified with terraces and paths, shrubbery and trees, and the whole noble height will be crowned with a beautiful park.

The vote on this proposal will indicate pretty clearly whether San Francisco is in the main a city of intelligence and culture, or is merely devoted to the satisfying of its physical, material needs. The city that would reject such an opportunity, for any but the most important reasons, cannot be called highly cultured.

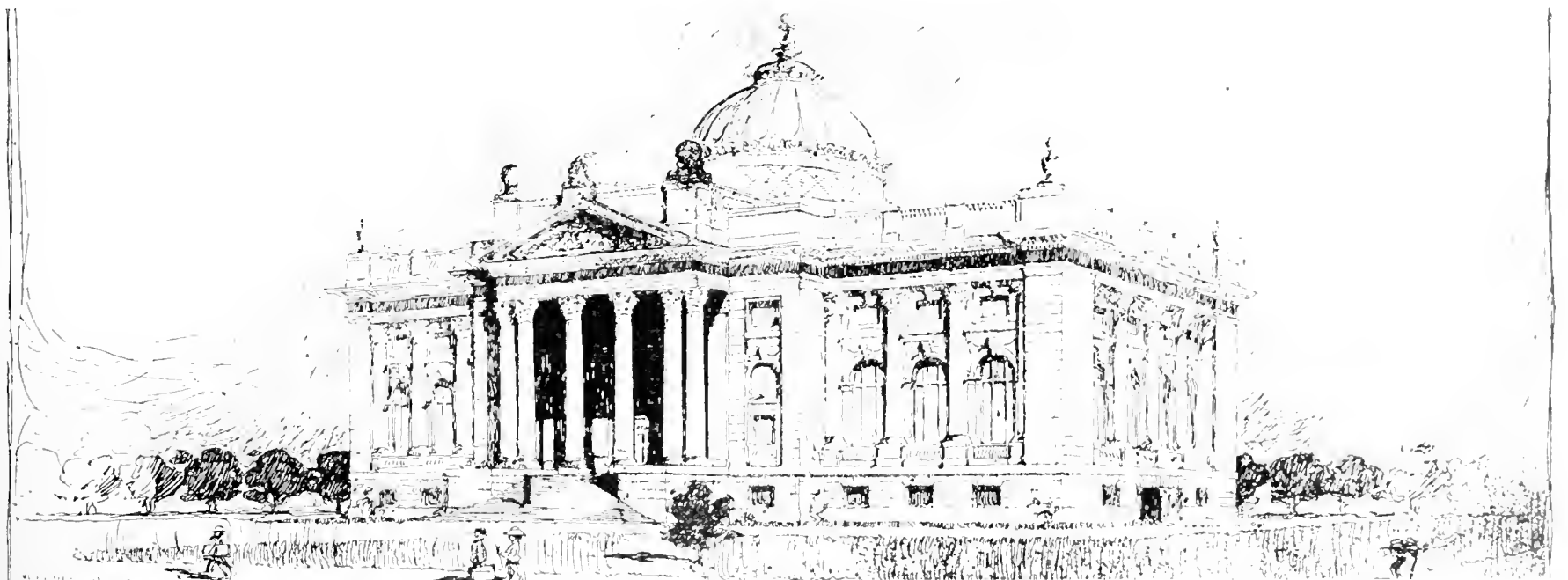
The required expenditure will not be large. On \$1,000 worth of property the added tax will average about five cents a year. It seems as though the poorest Chinaman that ever left Canton should be willing to do that much for his city.

CHARTER PROTECTS THE PUBLIC

By SAMUEL BRAUNHART, Supervisor City and County of San Francisco.

It is a sad commentary upon local self-government that the duly elected or appointed agents of the people are so low in the estimation of some good citizens as to furnish an excuse for an adverse vote upon much needed betterments. The Charter minimizes the power for evil of the Board of Public Works. All public work in sums exceeding five hundred dollars must be done by contract authorized by the Supervisors, so as to provide for competitive bidding, and this prevents collusion. The money raised from the sale of bonds cannot be applied to a use other than that expressed by the electors. That a city without a debt will permit itself to suffer for the lack of school accommodations for its school children, inadequate hospital facilities for its sick poor, endanger the health of its population owing to its disease-breeding sewers and fail to provide the necessary means to make life pleasurable cannot be credited.

Let us not hazard a retrogressive step, lest we should destroy our reputation for progressiveness throughout the world.



PROPOSED NEW LIBRARY

Good Pavements will Outlast the Bonds.

The Important Thing is the Foundation—the Surface is Only a Carpet.

By L. M. KING, Secretary Merchants' Association.

Proposed bond issue for repaving.....	\$1,621,000
Interest for forty years at $3\frac{1}{2}$ per cent.....	1,163,667
Probable maximum average yearly tax on \$1,000 for this purpose	0.139
Increased tax for forty years on \$1,000 worth of property, estimated on a total average assessment of \$500,000,000	5.56

Some objections have been raised to issuing bonds for repaving our business streets on the grounds that such improvements are temporary, that the pavements will last only ten or fifteen years, and that we shall be paying for pavements after they are worn out and replaced by others.

These objections are not well taken and arise from an erroneous impression as to what constitutes a pavement.

It is a fact accepted by all paying authorities that the *real pavement* is the foundation. The upper surface, whether it consists of asphalt, brick, wood or stone blocks, is only a wearing surface constructed to meet certain needs of traffic. If a smooth, noiseless pavement is desired, an asphalt or bituminous rock surface coat is used. If the pavement is to be smooth but not slippery, vitrified brick is selected. If durability and secure foothold are needed most of all, stone blocks are laid. The *foundation*, however, upon which all these wearing surfaces are laid, in first class pavements is concrete. It is only when cheapness is necessary that the concrete foundation is omitted and the wearing surface laid directly upon sand.

A concrete foundation will last for generations if proper repairs are made to the wearing surface from time to time. The Romans understood this when they built their roads with foundations several feet deep and they have lasted for more than twenty centuries.

It has been claimed that the streets should be repaved by yearly appropriations in the regular tax levy. The Merchants' Association has been endeavoring to have this done for over eight years, but without success. If the pavements were the only improvement needed, it might be done. But every year other improvements, apparently equally necessary, are urged by all sections of the city, and under the dollar limit the amount set aside for paving has been sufficient to pave only a few blocks each year. The only time any reasonable amount of paving has been done in recent years, was two years ago when the money set aside for sinking fund and

The city is the largest teaming firm in San Francisco. It has hundreds of thousands of dollars invested in fire engines, hook and ladder trucks, and in ambulances and police patrol wagons. This property belongs to the people, who are taxed to maintain it. If we had smooth streets, laid with suitable pavements, repairs on this property would be greatly diminished, and all the apparatus would be made more serviceable because it could be more swiftly taken where it was needed; and these streets could probably be swept for 25 per cent less than it costs to sweep them to-day.

GEORGE RENNER,
President Draymen's Association.

her pavements were becoming so bad every year that she could never "catch up" with the amount available in the yearly tax levy. Finally, \$1,000,000 of bonds were issued each year for ten years for repaving the streets and New York thus secured good pavements.

It is the same case here. Our pavements generally are so poor and require so much money to keep those in the business district fairly decent, that we can never catch up out of the annual tax levy. A general repaving of the business districts would result in good pavements, which would require little repairing

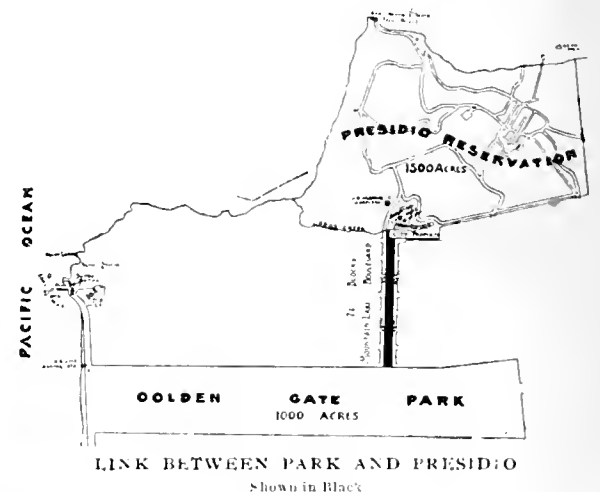


COBBLES AT PINE AND STOCKTON STREETS

for many years and would permit that much more money from the annual tax levy to be used in repairing the outside residence streets, which sadly need such attention.

Every head of a family that contemplates moving into the city is concerned about the opportunities his children will have for healthful growth and development in the open air. In a great many cases the accessibility of a park is the one deciding factor. If his children are to be cooped within tenement walls or confined to the narrow areas left by crowded city buildings, he will not come if he can help it. And he is right. But if, for any given neighborhood, there is a pleasant spot where green grass and trees purify the air, and the sunlight warms and cheers in the open spaces, where his children can be taken daily to breathe oxygen instead of carbonic acid gas and sewer damp, to expand the lungs and harden growing muscle and bone with healthful exercise, he may be willing to give up his residence in the suburbs or the country. And how much more necessary are these health spots for those whose lot is cast in the city and who are unable to get away!

A PARK FOR TAKING IT.



Bonds for extending Golden Gate Park...	\$330,000
Interest for forty years at $3\frac{1}{2}$ per cent..	236,775
Probable average yearly tax on \$1,000 for this purpose	0.028
Increased tax for forty years on \$1,000 worth of property estimated on a total average assessment of \$500,000,000....	1.12

The United States take care of the Presidio. The federal government is going to spend more money on it in the future than it has in the past. Plans are said to be under way for more roads and more extensive forestation of the open spaces wherever the beauties of the place can be thus enhanced. It will always be to the interest of that somewhat influential body, the United States army, to see that this splendid reservation is properly cared for.

There are about 1,100 acres in Golden Gate park and 1,500 in the Presidio reservation. They lie so close together it must have taken a genius to think of the simple plan of connecting them by a boulevard. This plan would involve the purchase of about seven and a quarter blocks of city property, and their improvement, and would cost, in principal and interest, \$566,775. It would make the 1,500 acres of the Presidio reservation practically a part of our park system and the effect upon visitors would be magnificent. Of course, the Presidio is open to the public now, but there is, practically, a barrier between it and Golden Gate park. By joining the two, San Francisco secures immediately, and with no expense for maintenance, 1,500 acres of the finest park lands in the world at a cost of little over half a million dollars. It is worth the money half a dozen times over.



LOWER PACIFIC STREET,
WITH ITS OLD COBBLE PAVEMENT

interest on the proposed bond issue was secured for paving.

The situation here is not unique. New York had the same experience. Like San Francisco,

VOTE FOR SANITARY SEWERS.

Proposed bond issue for drainage.....	\$7,250,000
Interest for forty years at 3½ per cent.....	5,201,875
Probable average yearly tax on \$1,000 for this purpose	0.622
Increased tax for forty years on \$1,000 worth of property estimated on an average assessment of \$500,000,000	24.98

The best index of bad drainage is the mortality from typhoid fever. In San Francisco last year we had 107 deaths from this disease, or more than 25 to 100,000 of population. It has been as high as 43. In crowded London the rate has been brought as low as 14 to 100,000 of population, and the people have complained bitterly because it was so high.

to receive it, and let them conduct it to the present outfalls.

The Army street wier is the only one thus far constructed in San Francisco, and it was built under the direction of the present city engineer, Mr. Grunsky.

Sanitarians think it possible to stamp out typhoid fever altogether; but not with the sort of sewer corrupt officials and swindling contractors have given San Francisco in the past. For every person that dies of typhoid about twenty are ill. This means that there must have been 2,140 cases of this preventable disease in San Francisco last year. It is a poor case of typhoid fever that will not cost at least \$150, and when it terminates in a funeral \$100 must be added. So typhoid cost San Francisco last year, at the lowest calculation, \$332,700.

That would have paid the interest on the \$7,250,000 for a sanitary drainage system and given us \$78,950 to help clear off the principal. It is a plain, business proposition.

The plans prepared have the approval of the highest engineering authority. They contemplate the construction of 120 miles of new sewer, with overflow wiers and pumping plants, and the continued use of such portions of the old as happen, by undeserved good luck, to be worth using. The money will be expended under the direction of the city engineer, and if at the time of construction that official is the incumbent, Mr. Grunsky, the public may have confidence that its money will be well spent.



OVERFLOW STORM-WATER WIER, FOOT OF ARMY STREET

There is little room for doubt that the people of San Francisco will support the bonding plan, as far as it relates to sewers, with a very decisive vote. In the straw ballot taken by the Merchants' Association this item has received one of the heaviest majorities, and it is inconceivable that the general public will longer content itself with our disease-breeding drainage nuisance when a workable plan of improvement is offered.

Although the estimate for the sewers is larger than the one prepared a few years ago, a number of people have expressed some surprise that an adequate system could be provided even at an outlay of seven and a quarter millions. How this can be done the pictures on this page will in part explain.

The overflow storm-water wier is, to a certain degree, the key to the new drainage plans. It is the link between the new and the old which will make part of the old serviceable, and the new economical. Through the installation of some twenty or more of these devices it will be possible to utilize a large part of the existing system for the carriage of storm water, and at the same time keep down the size of the new conduits for sewage to the limits required by economy and modern sanitary science.

The one here depicted is at the foot of Army street. A ten-foot sewer expands into a brick chamber about 20 feet wide, floored with concrete. The ordinary sewage flows behind the wier, or dam, which appears in the upper picture, running diagonally across the chamber, and emerges by the narrow conduit, shown at the left of the lower picture, which carries it across the flats to Islais Creek. This insures a swift current and a clean drain.

During a heavy rainfall, when the sewer is

"up" and the sewage so dilute as to be relatively harmless, the storm water pours over the wier and flows out of the chamber and on the marsh lands where sun, wind and destructive bacteria make short work of it. In other parts of the city it is proposed to discharge this storm water overflow into the old drains, properly prepared

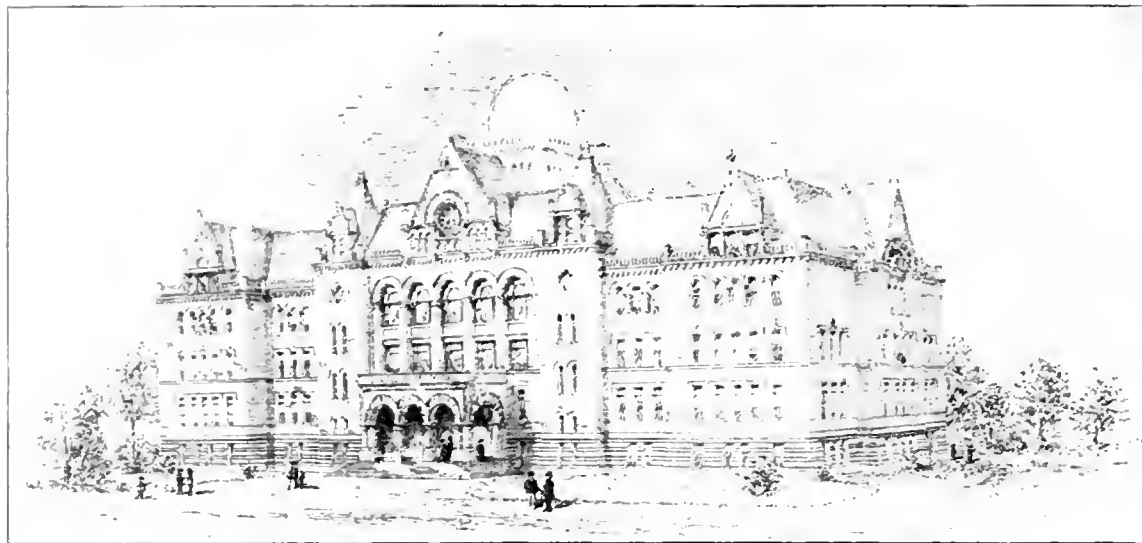


SEWER EMERGING, ON LEFT, FROM BEHIND WIER

Of the seven and a quarter million dollars it is proposed to spend for sewers, six millions will be paid for labor; three millions will go directly to those employed upon the work, and three millions to those who make and transport the materials to be used.

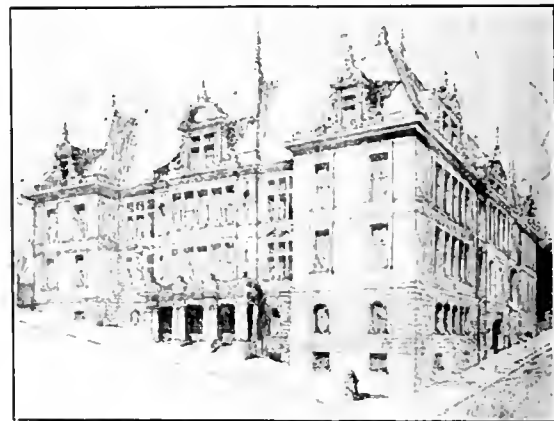
CITY SEES THE NEED OF SCHOOL HOUSES.

Proposed bond issue for school buildings and land	\$3,595,000
Interest for forty years at 3½ per cent.	2,579,412
Probable average yearly tax on \$1,000 for this purpose	0.308
Increased tax for forty years on \$1,000 worth of property, estimated on a total average assessment of \$500,000,000.....	12.32



NEW HIGH SCHOOL BUILDING FOR SAN FRANCISCO

and unless the city elects to build them, and build them now, it will some day pay a disastrous price for its neglect.



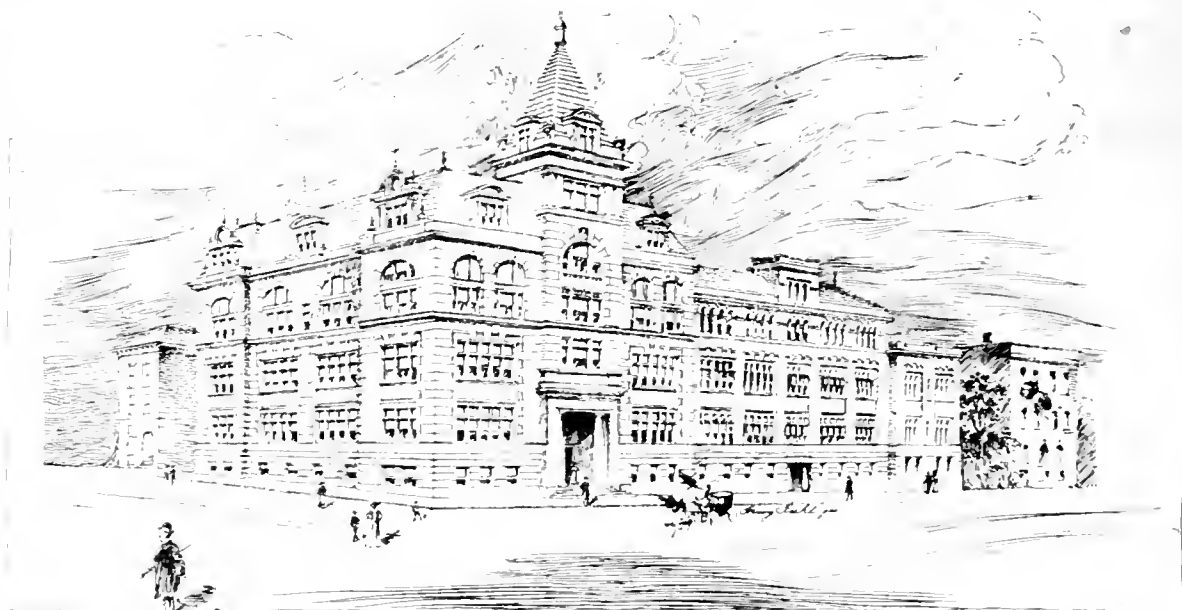
TYPICAL NEW GRAMMAR SCHOOL

The proposal to bond the city for new school houses and grounds will probably be favored by a large majority of the voters. The Merchants' Association straw ballot for this item is among the heaviest in the list.

Better physical equipment is absolutely essential to prevent the retrogression of San Francisco in the line of popular education. And if affairs should come to such a pass, through the continued growth of population and the continued failure to provide adequate accommodations, that it would be hard for any considerable number of children to get a common school-education in this city, no head of a family in ordinary circumstances would care to live here.

If this part of the bonding plan succeeds, twenty-seven new school houses will be built of a serviceable pattern and creditable style of architecture. The pictures on this page show what some of them are going to look like.

These schools are an unquestionable necessity,



PROPOSED POLYTECHNIC SCHOOL

NEW YORK IS BUYING PLAYGROUNDS.

Spends \$300,000 for Them in One Small District.

By CHARLES B. STOVER, President Outdoor Recreation League, New York

Proposed bond issue for playgrounds.....	\$741,000
Interest for forty years at 3½ per cent.	531,667
Probable maximum average yearly tax on \$1,000 worth of property	0.063
Increased tax for forty years on \$1,000, estimated on total average assessment of \$500,000,000.....	2.52

The city of New York, strictly speaking, the Borough of Manhattan, has expended large sums of money in buying property for small parks and out-door playgrounds. Its disposition was clearly shown last January when our Comptroller himself sent a bill to our State Legislature asking for the expenditure of \$300,000 to buy up one or four sites for playgrounds in one of the small districts of our Borough.

So far, after an expenditure of \$1,000,000, the city has secured space for two small

parks (each consisting of only about 2 1-2 acres), and in each case special legislation required that a portion of said ground should be laid out for play and gymnastic purposes.

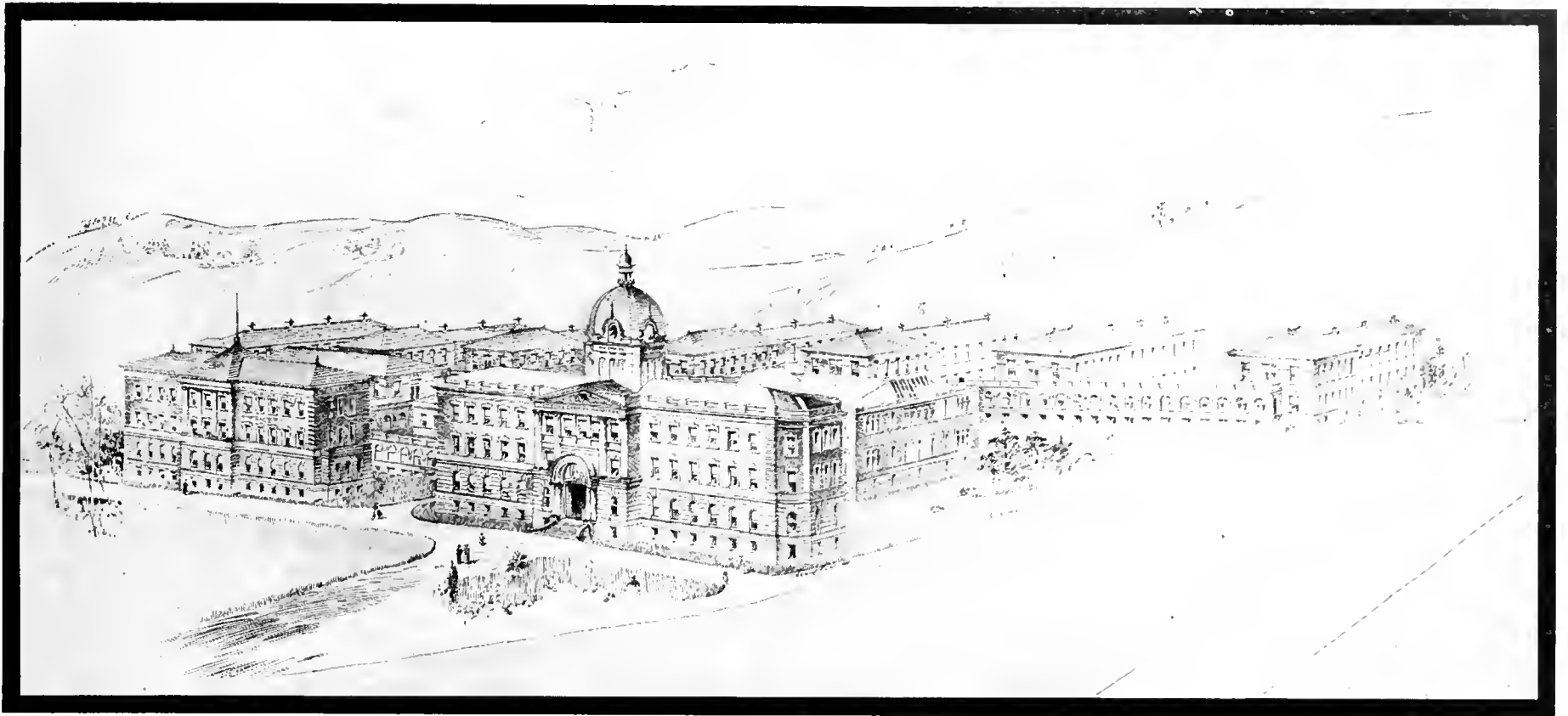
Under the preceding administration our League made progress very slowly; but not so under the present Park Commissioner, Mr. Wilcox, for, as with his consent I myself am now directing the laying out of no less than five out-door playgrounds and gymnasiums in five different parks of our Borough, and it is possible, in case the engineering work is com-

pleted in time, that playgrounds and gymnasiums will be established in two additional parks of our Borough before the close of this year.

As further indicating how determined our city government now is to provide playgrounds for the children and gymnasiums for the youth, I should add that in this year's appropriations is found an item of no less than \$20,000 for the mere maintenance of these grounds. I should say that the prospect is that within a few years such places will be as numerous in our city as small parks now are.

Vote for a Decent Hospital—The Old One is a Death Trap.

Proposed bond issue for a new City and County Hospital	\$1,000,000
Interest for forty years at 3½ per cent.....	717,500
Probable average yearly tax on \$1,000 for this purpose	0.085
Increased tax for forty years on \$1,000 worth of property, estimated on a total average assessment of \$500,000,000	3.40



THE PROPOSED NEW CITY AND COUNTY HOSPITAL

It is said that the present City and County hospital was erected before the establishment of the germ theory of disease, but at a time when physicians understood from bitter experience that buildings used as hospitals eventually became infected, and centers of contagion.

In those good old days before the use of antiseptics, it was customary to build hospitals as inexpensively as possible and in ten years burn them down.

In the case of our public hospital the first part of this programme was carried out. It was built in a very flimsy manner and without modern facilities for cleansing and sterilizing walls, floors and passages. The second part of the programme has been, however, omitted. The hospital has not been burned. It was time to burn it twenty years ago, but it still stands, a

menace to the health of attendants, and to the lives of patients luckless enough to be taken there.

Speaking upon this subject before the directors of the Merchants' Association last April, Dr. T. W. Huntington, professor of clinical and operative surgery in the University of California said:

"San Francisco has the most imperfect and inefficient public hospital system of any city of its size in America. Experts have even declared that our City and County Hospital is the worst thing of the kind in the world. Antiquated in plan, unserviceable in equipment, dangerously unsanitary, without proper laboratory accommodations, or a modern operating room, or adequate facilities for heating, ventilation, and the preparation of food, lacking even in space for the separation of tuberculous from uninfected patients, it is only through the exercise of the greatest watch-

fulness and skill that persons taken there do not derive more harm than good from the experience."

Young physicians who have gone there as internes are said to have contracted fatal maladies. It is certain that if the present hospital could be burned, a great many pathogenic microbes would "perish in the flames." At any rate, it would be worth trying.

It is near to being a crime for a city to send its indigent sick to such a place as that. The largest vote of the membership of the Merchants' Association on the whole bonding proposal has been cast in favor of bonding the city for a new public hospital, and probably not a single member ever expects to go there. It is to be hoped the voters of San Francisco will not do less for the credit of their city on September 29.

A LIBRARY WORTHY OF THE CITY.

By P. N. LILIENTHAL, President Board of Library Trustees.

Proposed bond issue for a new library, including land	\$1,647,000
Interest for forty years at 3½ per cent.....	1,181,722
Probable maximum average yearly tax on \$1,000 for this purpose	0.141
Increased tax for forty years on \$1,000 worth of property, estimated on a total average assessment of \$500,000,000.....	5.64

Twenty-five years ago the public library was founded because there was a need for it. It is now the largest institution of its kind west of the Missouri River and there are only seven libraries in the country having a larger circulation. But it is greatly hampered in its work by the lack of a proper equipment. The rooms in the City Hall are not conveniently arranged, are not easily accessible, are badly lighted, and in fact from every point of view are poorly adapted for library purposes and can only be regarded as a temporary home.

The available book space is being so rapidly filled that it is highly important we should be making provision for adequately housing this valuable collection of books.

Furthermore, a handsome library building would be an improvement not only gratifying to civic pride, but an assurance to visitors from elsewhere that San Francisco is alive and progressive. Cities without adequate library buildings are few and the number is diminishing rapidly. It is a reproach to our city that the matter has been neglected so long, but now that there is an opportunity to provide a suitable building, to refuse to do so would be positively discreditable.

The Board of Trustees of the Library have the sole handling of any monies resulting from the sale of the above bonds.

MERCHANTS' ASSOCIATION

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Thos. Day Co.	
ANDREW M. DAVIS.....	First Vice-President.
The Emporium.	
FAIRFAX H. WHEELAN.....	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.....	Treasurer.
Benedict & Turner.	
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M. GREENEBAUM.....	Greenebaum, Weil & Michels.
R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Barrel Co.
A. J. McNICOLL.....	A. J. McNicoll Elevator Co.
BYRON MAUZY.....	Byron Mauzy Piano Co.
P. C. ROSSI.....	Italian-Swiss Agric. Colony.
W. M. SEARBY.....	Union Drug Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

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TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman.

M. GREENEBAUM.	A. J. McNICOLL.
C. S. BENEDICT.	P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker-Vawter Co.....Mills Bldg
Barrow, Wade, Guthrie & Co.....Mills Bldg
Janssen, F. Bromley.....508 California
Langdon, Walter G.....Hayward Bldg
Phillips, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The. 41-43 Van Ness ave

ADVERTISING CARDS.

Stuparich Mfg. Co., The. 8th & Brannan

AGENTS.

Sanderson, Geo. R.....238 Montgomery
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Meyers, Henry H., and Clarence R.
Ward.....532 Market
Mooser, William & Son.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.,
.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Basch Auction Co.....319 Sutter
Chase, Fred H. & Co.....1732 Market
Dinkelspiel, J. S. & Co.....115 Rush
Ordway, W. C., Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, HALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Prost, Nicholas.....336 Third
Simpkins & Thorp.....116 Erie
Young & Swain Baking Co.....2229 Geary

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Comptoir National D'Escompte de
Paris.....122 Sansome
Crocker-Woolworth National Bank
of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank.....315 Montgomery
German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank.....
.....518 Montgomery
London and San Francisco Bank,
Ltd.....424 California
London, Paris and American Bank,
Ltd.....Sutter and Sansome
Mercantile Trust Company of San
Francisco.....236 Bush
Murphy, S. G.....First National Bank
Mutual Savings Bank of San Fran-
cisco.....710 Market
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank.....524 Montgomery
Wells, Fargo & Co's Bank.....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Flnek Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Mohr, Edwin.....1522 Market
Varney, T. H. B.....1331 Market

BILL POSTERS.

Owens, Varney & Green Market & 10th

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....
.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch.....
.....319 Sansome
Elder & Shepard.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The. 723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Elsenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe
Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co.....
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co., 10 Main
Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co.....409 Washington
Helse, Chas Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmiedell.....307 Sansome
Page Bros.....302 California
Wanloek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Blrnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....221 Sansome
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hillman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Pollitzer & Co.....Clunie Bldg
Pollitz, Edward & Co.....403 California
Rehfish & Hochstadter.....413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....24 Second

BUTCHERS.

Baccus, R. T.....
.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Hellbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bancroft, Paul.....Hilstory Bldg
Bishop, Chas. R.....530 California
Center, John.....
.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2318 Steiner
Fontana, Mark J.....California and Front
Hayward, Alvinza.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....407 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.
.....329 Guerrero
Hampton & Bailly.....346 Church
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Glenn, A. G. & J. Q. 1321 Market
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
..... Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
..... Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
..... Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
..... 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
..... San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis. 418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 101 Powell
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cahen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunst, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connolly. 204 Market
Langstadter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTORS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Cailleau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Golden Gate Cloak and Suit House.
..... 1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market
Stein, J. H. & Co. 716 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Market
Hoffman, Rothschild & Co. 11 Battery
Keilus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Stuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 521 Second
Canley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
..... Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 202 Sansome
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford, W. G. & Co. 214 East

CODFISH DEALERS.

Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
..... Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Biagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Christy & Wise Com. Co. 213 Market
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
Dennison, Fieweger & Co.
..... 117 Sacramento
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Evelth-Nash Co. 422 Front
Freltas, M. T. & Co. 325 Front
Galli, A. Fruit Co. 516 Sansome
Garcia & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barbieri. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co. 132 Market
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenlime & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hilmer & Bredhoff. 36 California
Hulme & Hart. 421 Market
Hume, R. D. & Co. 421 Market
Hymen Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle & Co. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William. 215 Sansome
Lichtenberg, R. 303 California
Loaiza, W. & Co. 218 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
..... 215 Washington
Martens, Read & Co. 303 Front
McDonogh & Runyon. 416 Davis
McLeod, Daniel. 321 Bush
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Montalegre & Co. 410 Hayward Bldg
Pettigrew, John M. 210 California
Phillips, M. & Co. 20 Pine
Seatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss, Louis & Co. 310 Sansome
Southern Pacific Milling Co.
..... 224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harrold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfen, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Guillet, Chas. 905 Larkin
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort. 35 Main
Strohmeier, W. A. & Co. 1006 Market
Seidl, J. & Co. 658 Mission
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe

COOPERS.

California Barrel Co. 327 Market
Herbert & Vogel.
..... N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
..... 14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
..... California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
..... East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
..... Broadway and Battery
Pacific Coast Biscuit Company.
..... 601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co. 108 Pine
Cowen-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternheim, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

CUTLERY.

Helliwell, R. 108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market

DOORS AND WINDOWS.

California Door Co. 29 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
..... 203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.
..... 323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 231 Sutter
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
..... S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush and Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
City of Paris Dry Goods Co., The.
..... Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Lippman Bros. 495 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Moran, J. M. & Co. 1009 Market
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Sachs Bros & Co. Sansome & Bush
Samuels Lace House Co., The D.
..... 235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Sverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
..... Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.
..... 1000 Van Ness ave.
Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner, Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Elec. Co. Claus Spreckels Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
..... 421 Montgomery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 31 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California
Wellman, Peck & Co. 201 Market

FANCY GOODS AND NOTIONS.

Moise & Davis. 137 Stockton

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Jacquemet, J. & Co. 506 Eureka
Shanahan Florist Co. 107 Powell
Shibeley, Frank P. 311 Sutter
Sievers & Boland. 25 Post
Vayr & Goldstone. 105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen Furniture Co. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattosien Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
..... 324 Parrott Bldg
Yawman & Erbe Mfg Co.
..... Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 762 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoeflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
..... 5 Front
Ensign, Bickford & Co. 220 California

GAS FIXTURES.

California Gas Fixture Co. 330 Post
Day Co, Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 21 Jessie

GAS LIGHT COMPANIES.

Equitable Gas Light Co. 516 California

GAS REGULATORS.

Gas Consumers' Association. 516 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

Moss, Geo. A. 101 Post
Smith, W. M. 200 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Back, F. J. 791 San Jose Ave.

GRAPHOPHONES AND PHONO-GRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Elbo, Newman & Ikenberg...1447 Polk
 Claussen, C.....23d and Capp
 Cluff Co., William.....18 Front
 Ehrman, M. & Co.....104 Front
 Foge & Mohr.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th and Castro
 Rothschild, John & Co.....115 Sacramento
 Smith's Cash Store.....27 Market
 Sussman, Wormser & Co.....S.E. cor. Market and Main
 Tillman & Bendell.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
 Bremer, O. A.....320 Kearny
 Clabrough, Golcher & Co.....538 Market
 E. E. Drake.....86 First
 Shreve & Barber.....739 Market
 Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Hs, J. G. & Co.....814 Kearny
 Lloyd-Seavel Iron Works.....159 Fremont
 Marwedel, C. F.....58 First
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Pacific Hardware and Steel Co.....Mission and Fremont
 Palace Hardware Co.....603 Market
 Philpott & Plummer.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Rulfs, A.....1404 Market
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome
 Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 Morrow, Geo. & Co.....303 California
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co. The.....214 Pine
 Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc., S. E. cor.
New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel...Bush near Kearny
 Elsmere, Hotel.....418 Sutter
 Holm & Saxtorph, Baldwin House.....30 Ellis
 Hotel Bella Vista.....1001 Pine
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....120 Eighth
 Merchants' Ice and Cold Storage
 Co.....Lombard and Sansome
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....415 California
 Belden & Palache.....313 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Hayward Bldg
 Fidelity & Casualty Co.....318 California
 Firemen's Fund Insurance Co.....401 California
 German Ins Co. of Freeport.....337 Pine
 Grant, Geo. F.....218 Sansome
 Gutte & Frank.....303 California
 Herold, Rudolph Jr.....415 California
 Ins Co of North America.....412 California
 Landers, William J.....205 Sansome

Liverpool & London & Globe Ins.
 Co., The.....422 California
 Manheim, Dibern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....410 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich Union Fire Ins. Society.....314 California
 Pacific Mutual Life Ins. Co. of
Cal., Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas M. T.....Rialto Building
 Potter Edward E.....412 Pine
 Preferred Accident Insurance Co.....Mills Bldg
 Shields, A. M.....Crockett Bldg
 Stovel, C. J.....411 California
 Transatlantic Fire Ins. Co.....213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Voss, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....215 Harrison
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Carrau & Green.....220 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtad, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguenin, Adolph.....824 Market
 Isaacs, Abe.....343 Kearny
 Judis, Alphonse Co. Mutual Sav Bk Bldg
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Schneidewind, H. J.....822 Valencia
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shreve & Co.....Crockett Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
 Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
 Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
 Gader, A.....2012 Fillmore
 Lowenthal & Co.....914 Market
 Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
 Balier Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth
 White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Klopfer & Duffer.....209 Mason
 Kullman, Salz & Co.....582 Mission
 Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell Henry & Co.....211 Drumm
 Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Roy.....525 Commercial
 Gallaway Lithographing Co.....410 Sansome
 Mutual Label & Litho. Co.....2d & Bryant
 Roesch, Louis Co.....325 Sansome
 Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
 Kelly, Thos. & Son.....1629 Pine
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co. 33-34 Crocker Bldg
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....210 Hayward Bldg
 Dodge, E. J. Co.....6 California
 Doe, Chas. F. & Co.....133 Spear
 Dolbeer & Carson.....10 California
 Gray's Harbor Commercial Co.....237 California
 Gualala Mill Co.....5 Market
 Hammond Lumber Co.....Hayward Bldg
 Hihn, F. A. Co.....Santa Cruz
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.....4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devisadero
 Pacific Lumber Co.....Rialto Bldg
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....Mills Building
 Scott & Van Arsdale L. Co.....Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....14 Spear
 Truckee L. Co. of S. F.....6 California
 Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply...
 Co.....322 Howard
 Cal. Hydraulic Engineering and Sup-
 ply Co.....17 Fremont
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone.....21 Fremont
 Henshaw, Bulkley & Co.....Fremont and Mission
 Martin Pipe & Foundry Co.....33 New Montgomery
 Meese & Gottfried Co.....167 Fremont
 Moore, Chas C. & Co. First and Mission
 Pacific Tool and Supply Co.....467 Mission
 Pennington, Geo. W. Sons, Inc.....313 Folsom
 Ralston Iron Works.....222 Howard
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co.....26 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 French & Linforth.....308 Market
 Hughson & Merton.....105 Front
 Robinson, Geo. H.....226 Bush
 Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery
 Crescent Feather Co.....510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baume, Fred J.....1608 Market
 Bullock & Jones Co.....106 Sutter
 McNamara & Moran.....7 Battery
 Cluett, Peabody & Co.....582 Mission
 Greenebaum, Weil & Michels.....17 Sansome
 Hansen & Elrick.....Market & Third
 Keller, M. J. Co.....1028 Market
 Meyerstein Co.....6 Battery
 Morgan Bros.....229 Montgomery
 Rogerson, J. C.....535 Valencia
 Schoenfeld, Adolph.....1334 Market
 The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
 Growall, W. L. Co. Mut. Sav. Bk. Bldg.
 Marshall, Abe.....12 Kearny
 Lemos, Leon.....1117 Market
 Lyons, Charles.....721 Market
 Poheim, J. T.....1110 Market
 Reid, John & Son.....907 Market
 Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
 Cal. Milk Producers' Assn.....428 Turk
 Jersey Farm Co.....851 Howard
 Loewe, Wm. G.....624 Russia
 S. F. Cream Depot.....1929 Mission
 Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....543 Market
 Holm & Nathan.....512 Market
 Muller & Raas Co. New Montg. & Mission
 Spencer & Mitau.....1026 Market
 Topf, R. L. & Co.....545 Market
 Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MIXING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg.
 Bourn, W. B.....401 California
 Gage, W. S.....330 Market
 Pew, John W.....310 Pine
 Quarre, Geo. Cal. Safe Deposit Bldg.
 Ralston, W. C.....331 Pine

MUSICAL INSTRUMENT DEALERS.

Allen, Willey B. Co.....931 Market
 Curtaz, Benj. & Son.....20 O'Farrell
 Kohler & Chase.....28 O'Farrell
 Mauvais, The Zeno Music Co.....769 Market
 Mauzy, Byron.....308 Post
 Paige Piano Co.....Post & Stockton
 Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELLETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
 Standard Oil Co.....Rialto Building
 Weed, F. F., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
 California Optical Co.....205 Kearny
 Chinn-Beretta Optical Co.....991 Market
 Haskell & Jones Co.....243 Grant ave
 Hirsch & Kaiser.....7 Kearny
 Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
 Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
 Cal. Paint Co.....236 First
 Clinch, C. G. & Co.....7 Front
 Fuller, W. P. & Co.....Pine and Front
 Magner Bros.....215 California
 Nason, R. N. & Co.....115 Front
 Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
 Brace, N.....447 Valencia
 Bradley & Son.....923 Mission
 Davis, H.....236 Powell
 Downing, Thomas, Inc.....615 Mission
 Fraser, John P.....418 Post
 Johnson, Joseph A.....517 California
 Stader, C.....Glen Park
 St. Denis, J. & Co.....320 Sutter
 Stein, M.....30 Sacramento
 Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
 Union Bag and Paper Co.....406 Front
 Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
 California Fig Syrup Co.....392 Church
 Law, Herbert E.....2304 Van Ness ave
 National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
 Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
 Sunset Photo & Engraving Co.....106 Union Square ave
 Union Photo Engraving Co.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
 Kirk, Geary & Co.....112 Geary

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
 Loeffler, John.....422 Fifth
 Pacific Vinegar and Pickle Works.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
 Hansen, A.....Berry, near Sixth
 Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
 Bayreuther, G. W. & Co.....504 Post
 Forsyth, W. C.....106 Golden Gate ave
 Ickelheimer, S. & Bro.....20 Geary
 Murray Bros.....623 Sacramento
 Snook, Wm. & Son.....554 Clay
 Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
 Buttgenbach, Joseph.....336 Fourth
 Cudahy Packing Co.....125 California
 Heineman & Stern.....906 Larkin
 Roth, Blum & Co.....201 California
 South S. F. Pack. & Prov. Co.....117 Davis
 Western Meat Co.....Sixth and Townsend
 Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
 O'Brien & Spotorno.....Cal Market
 Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co. 463 Mission
Cubery & Co.....587 Mission
Dempster Bros. Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdoch, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D.....Crocker Bldg.
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....2304 Van Ness ave.
Mackay, John W.....7 Nevada Block
Mayre, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierison, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....
.....149 First
Jackson, Byron Machine Works.....
.....411 Market
Stilwell-Bierce & Smith Valle Co.....
.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Berry & Bangs.....120 Sutter
Bree, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg.
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co.....454 California
Jmbson, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....513 California

RECREATION GROUNDS.

Herman R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Berger, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A. C.....70 Third
Christensen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Vissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tschau, R. J.....Mason, near Ellis
Vesterfeld, P. & Co.....1035 Market
Vicker & Hermanson.....
.....Market and Park Ave
Winkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....305 Larkin
West Coast Rubber Co.....102 First
Winslow, C. R. & Co.....44 Second

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN

SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California
Hay & Wright.....36 Stuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Stuart

SHIP CHANDLERS.

Foard, L.....3 Stuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Stuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O.....48 Ellis
Ulman, Seeligsohn & Brown.....17 Battery

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W. B.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloomtz.....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND

SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION

COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James F.....3 Stuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....53 Mission

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES

Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND

WOOLENS.

Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second and Market

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc.....
.....569 Market

TANNERS.

Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....118 Market
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....32 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....Second and Folsom
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH

COMPANIES.

Pacific States Telephone and Tele-
graph Co., The.....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATERS.

Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Lumber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Jordan's Express.....319 Mason
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp.....2d & Mission

TRUNKS.

Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange.....
.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....
.....228 Bush
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission

Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co.....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Lmtd.....12 Front

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lemman Bros.....Townsend and Japan
Sansome Street Warehouse, Inc.....
.....809 Sansome
S. F. Warehouse Co.....41 First

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co.....100 Front
WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co. Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co. The
.....Market and Second
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.....
.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John.....California and Sansome
Lyons, E. G. & Rass Co., The.....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martindale, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore-Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co. Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....46 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.

American Steel and Wire Co.....10 Pine
Roebbling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....328 Post
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.

Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.

GET TOGETHER.

The twenty-ninth of September will mark a crisis in San Francisco's history. On the thirtieth we shall find that we have either gone ahead or gone behind; there is no middle course and we can not again be exactly as we were.

The important fact about the bond election is that we now have, formulated in clear outlines, a definite, constructive plan. We are not pledging political candidates to hazy dreams of improvement and nebulous theories of progress. It is not "all talk" and resounding sidewalk declamation. The THING TO DO stares us in the face. It is put before us in concrete, tangible shape. The whole city's aspirations are suddenly given aim and object, and it only remains for the citizens to give them reality.

There is one grave danger of failure. It lies in the tendency to narrow sectionalism. Some meritorious proposals may fail through a large number of the citizens voting only for what interests them, and failing to vote for the rest. It takes but a one-third vote to defeat any part of the scheme, and every opponent of bonding will take pains to go to the polls. Hence, unless a citizen has positive objection to a project he ought to vote for it whether it interests him personally or not.

This is a time for every one to consider the good of the whole city rather than of his own little neighborhood. Pull together. It is team work that wins.

There was a time when it was practically useless for a decent citizen to vote at a local election. If he voted with the corrupt political boss, the boss didn't need it. And if he voted against him, the vote did not count. So a great many people got into the bad habit of not voting at all.

The world does move. All this has been greatly changed. We have vastly better election laws, and a secret ballot which, with all its imperfections, is far ahead of the thing it superseded.

Still, in a great many cases, the old habit persists.

Generally speaking, a good vote today is just as effective as a bad one, but you can't get it counted by simply thinking about it. You have to go to the polls and put it in the box. Turn out on September 29th and vote. Vote for the bonds if you favor them. Vote against them if you do not—but vote! Cultivate the voting habit on this and every other public issue. Our city needs to have that habit re-established among its entire citizenship.

If the children who are to attend the schools in the future could be asked whether they would prefer to use the present rickety and over-crowded buildings, or help pay for better ones after they had grown up, there is no question how they would vote; they would be glad to help pay for decent buildings and room to study.—F. W. DOHRMANN.

Childhood has its rights. The vacant lots are disappearing. The street breeds hoodlums, and healthy men and women cannot be grown indoors. Public playgrounds are not a luxury. They are one of the most urgent necessities that press upon San Francisco to-day.

OUR LOW TAX RATE.

City	Population	Assessed Value			Bonded Debt.	1902. Tax Rate.
		of property.	Real.	Personal.		
New York.....	3,437,202	\$3,787,970,873	70	100	\$426,174,823	\$2.317 to \$2.538*
Chicago.....	1,698,575	374,580,440	20	20	22,459,692	5.261
Philadelphia.....	1,293,697	921,356,496	80	100	59,932,895	1.850
St. Louis.....	575,238	394,795,704	66 ² / ₃	66 ² / ₃	18,916,278	1.950
Boston.....	560,892	1,152,505,834	100	100	79,954,972	1.490
Baltimore.....	508,957	433,343,822	80	60	40,164,683	1.980
Cleveland.....	381,768	196,453,645	50	50	16,511,550	2.670
Buffalo.....	352,387	242,349,135	100	100	16,874,302	2.372
Cincinnati.....	325,902	214,650,620	60	60	32,494,511	2.482
Pittsburg.....	321,616	352,157,335	100	100	23,278,702	1.700
New Orleans.....	287,104	145,673,569	100	100	17,344,510	2.900
Detroit.....	285,704	247,248,500	70	70	6,931,102	1.964
Milwaukee.....	285,315	165,224,887	60	60	6,239,500	2.246
San Francisco.....	410,000	413,099,993	60	60	250,000	1.556

*Varies in different boroughs

San Francisco, September 16, 1903.

RESOLVED. That the Merchants' Association, with a deep sense of the City's needs and with a firm purpose to further the interests of San Francisco, desires to state to its members and the citizens at large, that in the event of the proposed bond issue, or any part thereof, carrying, the Association will do all in its power to supervise the work done under the bonds, and will endeavor as far as lies in its power, to prevent fraud, to discourage extravagance, and to secure good honest work.

BOARD OF DIRECTORS OF MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. KING, Secretary.

FRANK J. SYMMES, President.

URGENT NEED OF A NEW JAIL.

Proposed bond issue for new County Jail and addition to Hall of Justice.....	\$697,000
Interest for 40 years at 3½ per cent.....	500,097
Probable average yearly tax on \$1,000 for this purpose	0.059
Total tax for 40 years on \$1,000 worth of property estimated on assessment of \$500,000,000	2.36

The chance to build a new County Jail and enlarge the accommodations of the Hall of

Justice must not be neglected. The present County Jail is antiquated, unsanitary and insecure, and is, furthermore, too far from the courts.

The daily transportation of prisoners through the streets for trial is attended with great risk, which the public probably realizes less pointedly than the police, but from which it might suffer much more in the event of a break or a rescue in transit.

The new jail and the addition to the Hall of Justice may not add greatly to the beauty, fame or comfort of the city, but they are among those hard necessities that cannot be ignored. There will be criminals while society endures, and the public must pay the price. It would be beneath San Francisco's dignity to continue much longer to use the ramshackle old building on Broadway for a jail.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 10,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer. Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

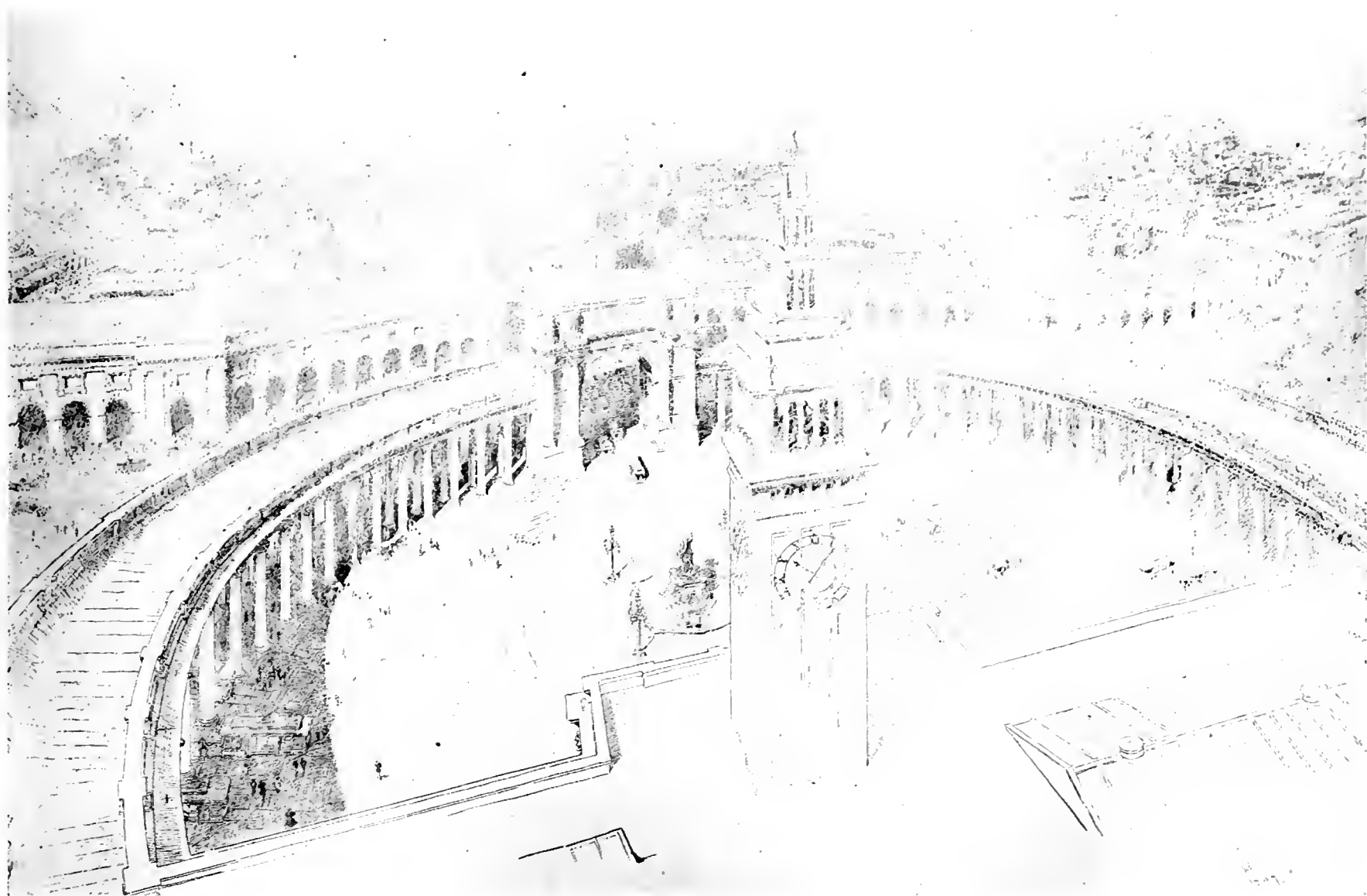
DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS ASSOCIATION

Vol. 8.

SAN FRANCISCO, CAL., NOVEMBER, 1903.

No. 87.



Copyright, 1901, by the American Architect and Building News Co. WILLIS K. POLK'S PLAN FOR THE FERRY BUILDING.

A DREAM THAT MIGHT BE REALIZED.

How the Subscriptions for Entertaining Conventions Could Be Saved to Raise a Noble Monument to the City's Wealth and Pride.

By B. R. MAYBECK.

[In the last ten years San Francisco has spent nearly half a million dollars on illuminations and street decoration for great public gatherings, and has not a cent to show for it to-day. The money has been raised almost wholly by subscription. Some of the heavier items, are, roughly: Christian Endeavor Convention, \$67,000; Welcome to the Soldiers, \$65,000; Admission Day Semi-Centennial, \$48,000; Welcome to President McKinley, \$33,000; Epworth League, Convention, \$61,000; Knights of Pythias Convention, \$60,000. For the Knights Templar Conclave that will meet here in 1904, probably not less than \$70,000 will be collected. It is a poor convention that cannot count on thirty or forty thousand dollars for its entertainment in this generous city. Year after year, the money is cheerfully given, and as cheerfully burned up. Part of it, at least, might be devoted to enhancing the city's permanent beauty; and in the article below, Mr. B. R. Maybeck, a San Francisco architect, offers a valuable suggestion to that end.]

It would be a great thing for San Francisco if some proper guiding principle could be introduced into its plans of street decoration for conventions and festal occasions. It would be a gain if some improper principle could be cut out. It would be important and valuable, financially as well as artistically, if stability

could supersede flimsiness, if permanence could take the place of perishability, and if, after spending thousands of dollars in the adornment of our thoroughfares by means of triumphal arches and similar monuments, the city could have something more durable to show for the tax-payers' money than a few

cartloads of broken stuff, burned-out lamps and second-hand lumber.

We have recently paid a large sum for the arches erected on Market street in connection with the Grand Army Encampment. Those arches are gone, and many people might think that, from the aesthetic point of view, they were

no great loss. For the money expended we could have had at least part of a permanent structure of great beauty and utility, and with the sums that will be devoted to future decorations of this character we might erect piecemeal, and might some day complete, a worthy monument to San Francisco's pride and position among the great cities.



ARCH FOR THE FOOT OF MARKET STREET.
Copyright 1901 by the American Architect and Building News Co.

In relation to the triumphal arch lately carted off, it may be said that it illustrates as well as any the defects in our present method of putting up temporary decorations at great expense for each municipal reception. The effect of the arch at night was excellent, and, as the framework of an illumination, it was successful; but in daylight the architecture was very poor. This was not the fault of the man who designed it, so much as it was due to the haste with which it had to be composed, and the alterations that had to be made at the last minute. These are conditions, however, that will almost always govern.

Any architectural composition, however simple, of a monumental type, requires months and even years of thought. This is because a monumental construction must, to be good, not only express something of the personality of the composer, but must be an exponent of the sentiment of the era and people among whom he has developed; so that, to one who should see it a thousand years later, it would portray in some measure, the particular phase of life existing at the time of the construction. This is a necessary characteristic of all architecture that is vital and real. It appears in the Temple of Denderah, the Tower of Delhi, the Parthenon, St. Peter's and Melrose Abbey.

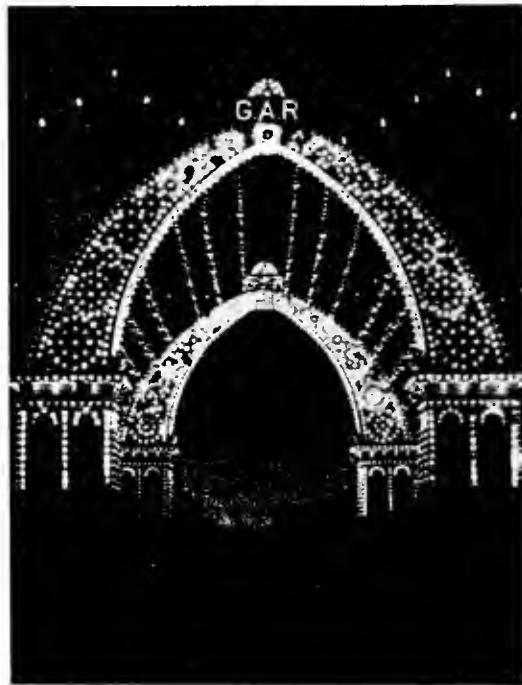
A flimsy, expensive construction of perishable materials hastily flung together, is the embodiment of the spirit of brag. It expresses no strong and abiding motive in the people's nature, no heights and depths in their culture, nothing permanent or valuable about their lives. It cannot typify anything but the unstable, the insecure, the ephemeral, the fleeting, the here-to-day-and-gone-to-morrow traits—traits we insist are not the essential elements of our character, but which, with equal insistence, we force upon the attention of our guests, year after year, by our temporary wire canopies and wooden courts of honor.

Many of us who have seen the composition by Willis K. Polk for the improvement of the city front believe in it. The ferry building, in itself, is a beautiful and impressive structure, and a credit to the earnestness and boldness of A. Page Brown. This building will live in the memory of all who have seen it, and will for centuries testify to the solid character of the Californian of to-day. Now, the effect could be heightened by continuing to improve the space in front of it and the buildings adjacent.

Suppose we were to build in wood and plaster the whole of Willis Polk's colonnade, to celebrate the coming of some great convention, such as the Knights Templar Conclave, to be held in this city in 1904. On the next occasion of the kind, instead of spending several thousands on a temporary triumphal arch, to be taken down the following week and turned into fire wood, we could take out a small section of the plaster colonnade and replace it in stone, repeating the process as to other parts at each great celebration, until the whole colonnade and entablature stood realized in permanent material. All it would require would be continuity of effort and fidelity to the plan, and at the end of fifteen or twenty years we should have a monument to the greatness of our city that would last a dozen centuries.

Our illuminations would not be interfered with in the least. We could still have our electric lights, only there would be something for them to illuminate.

That the idea is not at all impractical is evident on a moment's reflection. If the stone structure could be built piecemeal, so could its plaster pattern. Part of the pattern, say the front archway, could be erected, then replaced with stone; then, bit by bit, the rest of the peristyle could be added in stone until the whole was completed. The thing does not have to be done all at once in order to be successful. What is required is that some public-spirited civic organization should become in a measure the sponsor for the plan and, possibly, the trustee of the subscriptions, in order that the work may have continuity extending over the years from its inception to its completion, independent of political and industrial changes.



THE GRAND ARMY ARCH ILLUMINATED.
(Weidner Photo.)

FANS FOR CONVENIENCE STATION.

Electric Motors Will Cool the Air and Provide More Perfect Ventilation on Warm Days.

The Merchants' Association has installed electric fans in the underground Public Convenience Station at Union Square. This will insure more perfect ventilation on warm days, when there is no wind to force air through the carriage-block ventilators on the sidewalk overhead.

As originally constructed, the ventilating arrangements were ample for the space, but the station has proved useful to so many persons, and is visited by such crowds daily, that it is almost constantly thronged. This has made

it necessary to supplement the ordinary ventilation by fans, which should change the air continually. It has been found that the device works perfectly, and it will be maintained for the future, the Park Board supplying the power.

ASSOCIATION VOTES AGAINST GEARY STREET PROPOSAL.

Decisive Majority is Opposed to the Plan of Municipalizing a Street Railway.

Total vote cast.....	847
In favor of Geary-street bonds.....	224
Opposed	623

Majority in opposition.....	399
Percentage in opposition.....	73.5

The Merchants' Association, as a whole, did not wish the Geary-street Railway municipalized, however it might have felt about the municipalization of public utilities in general. The vote above is conclusive in that particular. It is one of the largest ever cast in the Association, and displays the positive attitude of more members than the vote on most of the items of the improvement bonding issue.

The vote of the city was 14,381 in favor and 10,757 against.

CHARITY FAKER FINDS HIS BUSINESS IS HURT.

General Demand to See His Endorsement Card Causes Him to Leave for Los Angeles.

By Katherine C. Felton.

A few weeks ago a professional concert giver came to San Francisco, hired the name of one of the charities for a small sum of money, then engaged a number of attractive women and started a ticket-selling campaign, ostensibly in the interest of charity. Such ventures in the past had been successful, financially. This year, however, the Charities Endorsement Committee had become so well known and the requirement for its card was so general, that the undertaking was a complete failure. The concert promoter did not even clear expenses, and decided to try the balmy climate of Los Angeles.

The managers of a disgracefully conducted shelter preceded the concert giver southward. Some months before this, two other shelters changed from a charitable to a commercial basis without raising their prices or lowering the standard of accommodations given.

One un-endorsed Home-Finding Association has been abandoned by its directors, and another has given up its plan of having headquarters in San Francisco. Still another un-endorsed charity has established itself in Seattle. This is only a beginning. Firmness in requiring the endorsement card will materially diminish the demands made upon the merchants and will at the same time, as the facts just given prove, raise the standard of charitable work in San Francisco.

HAS NO ENDORSEMENT COMMITTEE.

Recently the members of the Boston Merchants' Association and others were solicited to contribute to an apparently deserving object of charity. A generous supply of checks was the result. All these checks were cashed at the bar of a liquor saloon located a few steps from State street.—*Boston Merchants' Association Bulletin.*

ASSOCIATION OPPOSES PAYMENT OF NON-CIVIL-SERVICE EMPLOYEES.

Auditor Is Requested to Hold Up Warrants Drawn for Men Who Are in Possession of Jobs Against the Protest of the Civil Service Commissioners, and He Declares He Will do so.

Again the camel of political favoritism has been thrusting his head into the Civil Service tent. The beast has been so persistent about it that the Merchants' Association has felt it necessary to take measures to prevent his getting in all over and devouring the bond issue. It has sent a communication to the Auditor requesting him not to approve the salary warrants of men who hold positions in violation of the merit system, and, in addition, has asked him to notify the Civil Service Commissioners of his own temporary appointments more promptly in order that the Commission may pass upon them as the charter requires. The letter follows:

SAN FRANCISCO, October 16, 1903.

Hon. Harry Baehr,

Auditor City and County of San Francisco,

Dear Sir:—It has come to the knowledge of this Association that salary warrants have been audited and approved for men appointed to temporary employment in the city Civil Service without the approval of the Civil Service Commission, and apparently, in violation of the Charter. It also appears that men have been employed in your own office who are not Civil Service eligibles, and that no notification of the fact, with the names of such employees, has been sent to the Civil Service Commission for its approval or disapproval.

The Directors of the Merchants' Association, being desirous of assisting the enforcement of the Civil Service law in this city as a thing essential to the proper conduct of the municipal government and to security for the proper expenditure of the money raised by taxation and by the sale of the improvement bonds recently voted, therefore requests that you approve no more salary warrants for men appointed in violation of the Civil Service law, and that in the future, when men are employed by yourself who have not been certified by the Civil Service Commission, the fact be promptly notified to the said Commission, according to the Charter, and in order that responsibility for such employment may rest where the law intends it shall.

Respectfully yours,

THE MERCHANTS' ASSOCIATION

of San Francisco.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

THE AUDITOR'S REPLY.

To this communication the Auditor replied: Auditor's Office, City and County of San Francisco, City Hall.

October 19, 1903.

The Merchants' Association, San Francisco, Cal.

Dear Sirs:—Your communication of the 16th inst. came duly to hand. The slight misunderstanding which occurred last month between my office and the Board of Civil Service Commissioners has been satisfactorily adjusted. They have full information regarding all my employees. I have no intention of violating the law appertaining to the Civil Service appointees, and invite your closest scrutiny to all the details of my office. I certainly shall not knowingly approve salary warrants of men appointed in violation of law.

Yours truly,

(Signed) HARRY BAEHR.

Auditor.

The power of making sixty-day appointments has been greatly abused in some of the city offices of late, and has threatened to grow into a serious injury to the Merit System unless checked. With the purpose of checking it the Association has had its agents at work investigating certain departments and collecting evidence that might be used in case of need, to bring offenders to book.

There is only one way in which a man that has not taken a Civil Service examination can legally hold a position covered by the Civil Service law. His employment must be made, in the words of the charter, "to prevent the stoppage of public business, or to meet extraordinary exigencies," and it must be made "with the approval of the (Civil Service) Commissioners." An appointment for any other cause is void. So is one that fails to receive proper approval.

In spite of the plain language of the law, men that have never taken a Civil Service examination have been given jobs for other reasons than to meet a public exigency, and Civil Service eligibles have been denied employment in consequence. The grog shops and doggeries around the City Hall are still haunted by hungry political workers, the human flotsam and jetsam from the wreck of the old spoils system, who waylay office-holders with pleas for "work," and whose importunities the easy-going official is not always able to resist. There is reason to believe that from "higher up" sometimes come suggestions that some man innocent of Civil Service examinations be "put to work."

HOW THE LAW IS BROKEN.

When a violation of the charter occurs, it is usually under the guise of a sixty-day appointment. While these evasions of the law are not so numerous as the enemies of Civil Service reform would like the public to believe, they have grown numerous enough to stir the Merchants' Association to action in the matter.

It has become evident to the Association that merely remonstrating with offending officials, even where such remonstrance was followed by dismissal of the uncertified appointee, could only cover part of the ground, and this part temporarily, and that the only method of checking the abuse that promised permanent results was to stop the payment of salaries to non-Civil Service men, unless it appeared that exigencies of public business really demanded their temporary employment.

COMMISSIONERS PROTEST.

In justice to the Civil Service Commission, it must be said that it has frequently protested against this abuse of the temporary appointing power. It has written numerous letters to the Auditor disapproving appointments that had been made without justification. On request, it has furnished copies of some of these letters to the Association. One of them protests against the employment of an assistant inspector of school buildings on the ground that an eligible list of Civil Service applicants had been formed to fill this position. The man's salary was paid for that month, but the following month he was given the books in the repair yard. Other letters, whose dates extend over several months, repeatedly disapprove the employment of a non-Civil Service man as a clerk in the Department of Electricity. He was finally made a cashier, and again was disapproved. Several cases have occurred in other departments.

One of these letters concerns the case of W. Hudson, whose appointment as a machinist in

the Fire Department, where he superseded a Civil Service man named Lester, has been noted by the daily papers. Lester has brought an action for reinstatement. In this case Hudson's warrant has not been approved, but in other cases political or personal favorites have gone on drawing the tax-payers' money while men who had passed the Civil Service examinations, and who were entitled to employment when there was any, have had to wait.

This is a condition that the directors of the Association feel is not to be tolerated. They see that it means, if permitted to grow, the breakdown of the Merit System at the time when it is most needed to curb municipal extravagance and help secure some regularity and economy in the work to be done under the bond issue. Determined to strike at the root of the matter if possible, and at the same time give both sides a chance to be heard, they sent to the Auditor for any explanation he might have to make regarding the auditing of warrants whose holders had been disapproved.

PROMISES TO STOP PAYMENT.

The Auditor's explanation was in part, that he was compelled to use some discretion, and that in cases where salaries had been paid to irregular appointees, the men had "done the work." It was pointed out to him that the charter did not give him such discretion, and that if every political appointee was to be paid who said he had "done the work" there would soon be no Merit System in existence. He declared he had been about to hold up some of the warrants on the Commissioners' repeated requests, and said that if the Association desired it, he would now do so. The Association has therefore written him the letter printed above, in the hope that, with the Auditor's help, the inroads on the merit system may be stopped.

In case they are not, and in case the Civil Service Commission does not find it in its power to enforce its protests, the Association will have to use other means. The Directors have a settled determination to stop, if possible, these drains upon the public treasury that are made in the interests of perverted politics, and they feel that the members of the Association, and the general public, will uphold any proper measure taken for that purpose.

THE PITH OF CIVIL SERVICE REFORM.

The honest city employee deserves protection in the faithful discharge of his duty just as much as the dishonest one deserves dismissal. Only by strict adherence to this rule can the public interests be well served.—*Philadelphia Bulletin*.

A voting machine, of a suitable size for San Francisco elections, is on exhibition at the office of the Registrar of Voters, City Hall. Persons interested in reliable voting should inspect it.

BERNARD MOSES ON THE PHILIPPINES.

Former Civil Commissioner Declares a Modification of the Tariff, and a Restricted Immigration of Chinese, Would Help the Filipinos, Enrich the Islands, and Cause Eastern Trade to Pour Through San Francisco.

[The article below is reprinted from the "Pacific Unitarian," and consists of parts of the address of Professor Bernard Moses before the Unitarian Club. President McKinley was particularly fortunate in his choice of Professor Moses as a member of the Commission of Civil Governors of the Philippine Islands. The latter's qualifications were not confined to his intimate knowledge of Spanish institutional law, but included a profound understanding of political science. At the time of his appointment, Professor Moses was at the head of the Department of History in the University of California. What he has had to say about the Philippines should be of particular interest to the merchants and business men of San Francisco.]

I am glad that my cabin door opens upon the Pacific, where the view of the going and returning ships will stimulate my fancy to picture the time when the ocean before me will bear America's richest foreign trade: when, under the influence of this trade, this city will grow as early European cities grew. Antwerp, Bruges, Genoa and Venice grew rich and strong and beautiful under their trade with the Orient.

The demand for the Oriental wares that made the trade of the European cities was feeble in comparison with that offered by the inhabitants of the United States to-day. The advantage of our position, moreover, is, that we have the wares demanded by the Orient in return.

But before any very important results are reached, we shall have to conclude that we wish the trade of the East, and take such legislative action as will encourage it; for it is hardly to be supposed that the wealth of the Orient will be poured into our basket unless we at least take off the lid. The fact that our route to the East is shorter than that of any other important European or American city is a matter of some moment, but after all a few thousand miles of steaming more or less are not really determinative of freight charges.

EUROPE ON ITS GUARD.

The Europeans are not anxious to have the products of the East reach us by the short route of the Pacific. They are willing we should buy these wares, but only after they have carried them two-thirds of the way around the world. They are therefore making vigorous efforts to continue the Oriental trade in its ancient channels. Each of the leading nations of Europe—England, France, Germany, Austria, Holland, Spain and Italy—has at least one great line of steamers engaged in the trade of the Far East, and some of them have more than one line.

It happened to be my fate, some months ago, to be shut up in a quarantine station on the bank of the Suez Canal. Ten or twelve immense ocean steamers went trooping by every day. They told most eloquently of the peaceful war Europe is making for the possessions of the East. Some of these ships carried the products of the Philippines, and in this case the trade was surely disregarding the flag.

They furnished, however, an illustration of the familiar fact that the currents of commerce, like the currents of wind and water, flow where there is least obstruction.

Theoretically, we wish the trade of the Philippines; practically, we hesitate to receive it, lest it should reduce the prices of articles that are abnormally high, and from which great profits are made. In this matter our legislation seems to keep in mind only the present American dealer. The consumer, and the dealer who might arise to handle Philippine wares, are ignored.

FILIPINOS DO NOT ASK FOR FREE TRADE.

What the Philippines wish is not a tariff reduction, but a tariff which will enable them to undersell the

American dealer, and thus disturb the market, but only such a reduction as will enable them to sell at existing prices and make a profit not greater than the American's profit. They are asking for only such consideration as will indicate that the abundant talk about the benefits of American rule will not appear to them as rank hypocrisy or a delusive mockery. They do not wish words, but some tangible sign of desirable trade relations with the United States. The Filipinos are not demanding free trade: for it is recognized by those who have the interests of the Filipinos in mind that it may be advantageous for yet many years for the Philippines to have a separate fiscal organization and policy.

If one were to attempt to make a comprehensive statement of the economic status of the Philippine Islands, it would not be difficult to form a fairly just estimate of the several material elements. But a considerable difficulty would arise in attempting to estimate the labor force of the islands as a necessary factor in the general statement. The bulk of the population is composed of persons who either cultivate independently their small holdings or are attached to other persons in a traditional relation not greatly unlike that of feudal dependents. The part of the population that is neither in the position of individual cultivators nor attached to any household or estate is small, and consequently the number of laborers actually available for a new undertaking is limited. Persons who have been accustomed to gain their living in a certain way cannot be expected to abandon their ancient habits, their traditional dependence it may be, immediately on the appearance of a person or company asking for their services.

LABOR IS NOT ALL AVAILABLE.

In view of this fact, it is probable that those who present themselves at the first call under the new demand are only a part of the supply of labor which the community in question may furnish when it shall have adjusted itself to the new conditions. It will therefore be impossible to know the labor capabilities of the Philippine Islands until they shall have acquired more of the characteristics of the industrial communities of Europe and America. But there is a strong probability that the Filipino labor force will increase as the sense of individual independence increases and more men break away from their positions of semi-dependence on their employers. But this movement of the Filipino towards the position of an American laborer will probably be slow. In the meantime, there ought to be a demand for more labor than are at present available. To this end, the safe and easy-going, what lies beyond is a rough road of diverse opinions.

As it regards the continental territory of the United States, it is not difficult to frame a more or less convincing argument in support of the policy involved in the law of exclusion,

on the ground that the inconvenience of getting rich more slowly and being unable to adjust our households to the Oriental model, is not to be compared with the inconvenience of having another race problem on our hands. But when the inquiry relates to the Philippine Islands, the conclusion that applies here does not necessarily apply there.

CASE OF THE PHILIPPINES DIFFERS.

Here it would be bringing together two alien races, the two most positive and strongest races in the world, that it would be better to keep apart. There it would be bringing together, not two races, but two kindred peoples, of whose amalgamation nature seems to approve. But whether they enter into close association or remain distinct is not a matter of great moment. The undisputed fact is, that there is room for more laborers in the Philippine Islands to redeem the country from the results of the neglect it suffered in war, and to make available its vast undeveloped resources. If there were only limited resources, the weaker might go to the wall, but the resources are adequate to the support of a population of sixty millions. The addition, therefore, of a few hundred thousand Chinese would drive nobody to the wall, but by making the islands more productive would ameliorate the condition of the whole increased population.

If under tutelage and the force of example the Filipino shows himself a willing and skillful worker, and the resources of the islands are so completely used as to demand no more laborers, the door may be as easily closed against the Chinese after five or ten years as now. The painful fact now is, that labor is needed and is not to be had.

It is impossible to refer to the prospects of trade with the Philippines without making some mention of what is termed "exploiting" that country. In one sense, exploiting means getting illegitimate profits; and in this sense the term is a euphemism which we employ when we refer to the business of a prosperous neighbor whom we know to be a thief. It ought not to require much argument to convince a highly moral people that this kind of an operation should not be tolerated either in the Philippines or anywhere else.

RIGHT KIND OF EXPLOITING NEEDED.

In another sense, exploiting means utilizing, or making available, natural resources. Taken in this sense, exploitation is what the Philippine Islands especially need; and it is an unfortunate state of affairs when these two operations, that may be called by one name of different meanings, are confounded in a judgment of condemnation.

There seems to be good ground to believe that under certain circumstances large profits can be made without violating the moral law or injuring the community in which the operations are carried on. A profitable enterprise carried on in the Philippines is not necessarily

an immoral undertaking, nor does it necessarily work harm to the Filipinos. On the contrary, the rise of the Filipinos as a people to a high stage of civilization depends upon the establishment of a large number of profitable enterprises among them by foreign intelligence, foreign labor and foreign capital.

In view, therefore, of the present critical economical condition of the islands, it is clearly the duty of the government to establish such regulations that capital will be turned into the business of the islands, so that an adequate material basis for civilized society may be established. The introduction of other capital and other laborers, of better tools and better methods, will redound to the advantage of the investors, the government and the Filipinos. You cannot give much civilization to the inhabitants of a country while they retain the sharpened stick as their principal implement for preparing their fields for planting.

ASSISTANCE OF BUSINESS MEN ESSENTIAL.

The authorities of the Philippine Government have made their contribution to the welfare and commercial prosperity of the Filipinos by establishing social order, by furnishing protection to life and property, and by providing means of education for the people. The government in making these provisions only lays the foundation; the superstructure of an enlightened society in the Philippines, as everywhere else, must be built by the agriculturists, the manufacturers and the merchants.

Business with the Philippines and with the Orient generally is destined to be a significant factor in the commercial future of California. It is therefore of first importance that this State should be represented in Congress, either in the House or in the Senate, by at least one man who will know what are the interests of California in the Far East, and who will make it his business to see that these interests are defended and promoted. The question of getting a Federal appropriation for a new post-office and the project of digging a canal that will make Alameda one of our insular possessions are not the only subjects that demand our attention in connection with Federal affairs.

A CONVENTION THAT WILL DO GOOD.

It is said that the Bankers' Convention, which met in San Francisco last month, has probably done the city more real good in a business way than all the gatherings that have made this their meeting place in the last five years.

These men who control the investment of millions were deeply impressed with the financial solidity of San Francisco, and they said so, many of them, in no uncertain manner. The fine improvements under way, the large and beautiful buildings arising on every hand, and the confident tone among business men in general could not help conveying to these observant men the idea that this is a great city with a greater future, and when to all this was added the warming California hospitality that met them on every side, they were in a fair way to be conquered by the people and the place. Their influence is wide and of the right kind. San Francisco was fortunate in their visit.

Among the public expenses of Paris are interest on the debt \$22,000,000; public institutions \$8,000,000; charity \$1,500,000; police \$5,000,000; fire department \$1,600,000; streets \$7,000,000; sewers \$2,400,000; apprentice schools \$1,400,000, etc.

ISLE OF SAFETY AT POWELL ST.

Example Set by the Merchants' Association Will Soon be Followed by the Municipality.



A NEW YORK ISLE OF SAFETY. Municipal Journal and Engineer.

The action of the Merchants' Association in providing the city an Isle of Safety at the corner of Market, Kearny and Geary streets is about to bear good fruit. Another station is soon to be constructed by the city at the corner of Powell, Eddy and Market, near the new Flood building, and work on it will probably begin within a few weeks.

When the present Isle of Safety was completed it was seen to be such a complete success that the City Fathers were strongly urged by individuals and the local press to follow suit. Nothing was done about it for some time, and the Association offered to build another. The Board of Supervisors did not consider, however, that it was proper to permit the merchants to assume the

added burden, and some weeks ago recommended that the Board of Works use part of the surplus available this year for public improvements to build another Safety Station. Commissioner Casey recently stated to the secretary of the Association that the Board was about ready to proceed with the work.

The structure will cost six or seven hundred dollars, but there is no way in which the Commissioners could spend a like amount to equal advantage, or to the satisfaction of more people. The station at Kearny street has been heartily appreciated by the general public, the street car company and the Police Department. Mounting cars by means of it has been so easy that there is no longer any great delay at this crowded point. People can cross the street in perfect security, and the city has been able to withdraw at least two policemen from the crossing during busy hours and employ them to better advantage in the residence districts.

The Merchants' Association is to be congratulated on the practical success of its effort at equipping the street with this needed device. It is to be hoped its example in regard to a Public Convenience Station may also be followed by the city in the near future.

MORE SAFETY STATIONS WANTED

"Real Estate Record" Says There Should be one at Every Block on Lower Market Street

The San Francisco Real Estate Record has caught the right idea about the Safety Station constructed by the Merchants' Association at Kearny and Market streets, and has this to say on the subject:

The refuge in front of Lotta's Fountain has already demonstrated its usefulness. As a place

of safety for those awaiting the arrival of the cars or desiring to cross the street it has proved its utility. There should be a number more of such refuges on Market street. That street presents many dangers for pedestrians all of the way from Montgomery to Eddy street on the north and for the corresponding distance on the south. Every block on both sides of Market street should have its refuge. These places of safety do not offend the eye, are inexpensive and are urgently demanded. Money spent on them by the city would be money well expended.

BUILDING UP CALIFORNIA.

Promotion Committee's Work Has Advertised the State's Resources to Millions of People.

People are said to be coming to California in larger numbers now than at any time since the gold rush of early days. The work of the California Promotion Committee, continuous, systematic, well followed up and cumulative in its effects, is having its sure result.

One of the Committee's devices is an envelope with statistics regarding California printed on it. These envelopes are sold at cost to business houses. Over 225,000 of them have been thus disposed of, and started on their journeyings through the mails to all parts of the country.

Clippings received show that publications outside of California having a combined circulation of 1,582,000, printed articles from the Committee during the month of September alone. Books published by the Committee are in steady demand, and up to the present time have been distributed as follows: "San Francisco and Thereabout," 10,060 copies; "California Addresses by President Roosevelt," 1,788 copies; "San Francisco and its Environs," 2,970 copies; "California To-Day," 3,619 copies; total, 18,337 copies.

Reviews of these publications have appeared as follows, and it may be said that all reviews have been of a complimentary character: "San Francisco and Thereabout," 191 publications, circulation, 5,878,609; "California Addresses by President Roosevelt," 70 publications, circulation, 1,604,708; "San Francisco and Its Environs," 15 publications, circulation, 43,277; "California To-Day," 123 publications, circulation, 371,722. The total number of reviews of which clippings have been received being 399, with a circulation aggregating 7,898,316.

This is a simply stupendous achievement in giving the State publicity. That its effect is beneficial is shown by the fact that a number of people who have come to California to live, have stated that their practical interest in it was first aroused through these publications.

The people of California, and especially of San Francisco, which will always be its metropolis, cannot afford to permit this work to fail for lack of funds.

CLIMBING TOWARD THE HALF MILLION MARK.

Every well informed person in this city knows that there is no better indication of the growth of San Francisco's population than that furnished by the meter tables of the Spring Valley Water Works. On this basis San Francisco has now a population of 410,000 persons, which is an increase of 38,000 people since the federal census in 1900.—*Real Estate Record*.

There are 361,240 natives of other States living in California, but there are only 70,068 natives of California living in other States, and most of them are probably pretty homesick.

PROBATION FOR THE SUPPRESSION OF CRIME.

Rational Method of Dealing With the Enemies of Society, Which Can Be Employed in the State if the People and the Courts Are Willing.

[The last Legislature passed a probation law for California. Probably it was one of the most important measures ever enacted in this State for the suppression of crime. Most people do not know it was passed. Most of those who know it was passed, do not know what it was. A great many Judges who must apply this law, if it is to be applied at all, have not taken advantage of it; some of them, perhaps, because they fear it will not be supported by public sentiment. Apparently, the people need educating on this point. A joint committee comprising Mr. O. K. Cushing, Mr. Csgood Putnam and Mr. B. H. Pendleton, and representing the Associated Charities of San Francisco, and the California State Conference of Charities and Corrections, has prepared a statement about the law, which follows. It is worth every intelligent person's attention.]

The Probation Law gives courts of original criminal jurisdiction permission, in their discretion, to appoint a probation officer to hold office at the pleasure of the court, to serve without salary. (It is contemplated that his salary will be supplied by charitable organizations or private subscriptions.)

His duty is to inquire into the antecedents, character, history and offense of every person over sixteen years of age arrested for crime, and report the same to the court, prior to trial. He shall have the powers of a peace officer, but only as to the person committed to his care.

In cases where the court has discretion as to the extent of punishment, the judge may, at the recommendation of the probation officer, suspend the imposition of sentence upon a prisoner who has pleaded guilty or been convicted. The suspension may be for such time as he sees fit, not exceeding the maximum possible term of such sentence. The person on probation shall then be placed under the charge of the probation officer, who shall keep supervision over him; and such person shall report to the officer from time to time. At the close of the term of probation, or sooner, if so suggested by the probation officer, the person shall be brought into court, and if it shall appear to the court that the necessary reform has been worked, the charge against him shall be dismissed.

If, on the other hand, such person violates the conditions of his probation, engages in criminal practices, or frequents bad company, the court shall pronounce judgment.

In case the judgment is to pay a fine, the person fined shall be encouraged to pay his fine upon installments while under the care of the probation officer, and when it is paid he shall then be discharged.

The purpose heretofore sought to be attained in sentencing persons convicted of crime has been vengeance for the outraged dignity of society and retribution or punishment of the criminal, regardless of the effect upon him. Clearly, society should be protected, not avenged, and punishment is meaningless without a good result. The real object, then, should be to protect society and reform the criminal. These two ends work in harmony. To-day society is not protected, because the character of our treatment of the criminal increases his criminal tendencies, and, after release from prison, throws him upon the community to prey upon it more viciously than ever.

In the case of hardened criminals, there should be the indeterminate sentence—that is, an incarceration that is permanent, or lasts until reform is worked. In the case of other criminals, their treatment should tend towards reform out of prison, by probation—that is, by keeping them in normal, healthful surroundings, under restraint. The treatment of criminals has progressed in the history of nations from torture and capital punishment to confiscation and enormous fines, and finally

to our present method, which is imprisonment and fines, based upon the idea of retribution, and regardless of the effect upon the criminal or the benefit to society. The deterrent effect of punishment upon other would-be criminals has been canvassed by experts in criminology and concluded to be none whatever. The total result of our present system, therefore, is the deterioration of the convict, heavy taxation of the public for his support, and the increasing endangerment of society from the increase of the criminal classes and their debased morality.

OLD METHOD AN ADMITTED FAILURE.

Such a system is a self-contradiction, and that it is so regarded is indicated by the changes gradually creeping into it. First, the use of admonition by the judge; second, shortening of term for good behavior; then parole and pardon; also reform prisons. In the older communities, two further steps have been taken—probation and indeterminate sentence. These methods attain both the desired ends of protecting society and of reforming the criminal. Probation is reforming a man out of prison, where it can be done to the best advantage and without danger to society. Indeterminate sentence is reforming a man in prison, and keeping him there until he is reformed, if it be for life.

The movement was begun in 1872, when Father Cook frequented the criminal courts of Boston, and, because of the confidence placed in him, was permitted by the judges to go bonds for various criminals and to take them out under his personal charge. He reported them year after year as reformed, and they were thereupon discharged without suffering imprisonment. This worked so well in practice that a probation law was passed in 1878, and was efficiently carried out by Edward Savage, an ex-Chief of Police, from that time to 1891. The law in force at that time was only permissive in character. In 1891, at the recommendation of Governor William E. Russell, a mandatory law was passed and much extended in its scope, and has been in successful operation ever since. In 1886, New Zealand and Australia passed such a law; in 1887, England followed suit, and shortly afterwards Belgium, France, Canada, and, among our own States, Vermont, Minnesota, New Jersey, New York, Maryland, Connecticut and the District of Columbia.

HOW THE NEW METHOD WORKS.

The results obtained, as shown by the reports in various States, are, first, that considerable expense is saved in boarding and housing persons arrested; second, a large percentage, estimated conservatively at over fifty per cent., of those placed on probation, have been reclaimed to good citizenship. This reform is a resultant from many causes—the avoidance of the contamination of prison life, the fear of imprisonment impending, as well as the kind, firm control of the probation officer, the sus-

taining hope of freedom and respectability, and the natural development of self-control, through being kept in the natural conditions of life. Furthermore, society itself is to exactly the same extent improved, as well as protected from what would otherwise be a hardened criminal subsequently discharged from a fruitless, and worse than fruitless, term of imprisonment.

Governor Bliss of Michigan says, in a recent message:

Experience has shown that the parole system has done great good in this State, and if after sentence, why not before? A system of probation cost Massachusetts about \$60,000 a year, and it is estimated that the least saving has been \$70,000 a year.

Judge J. Franklin Fort, Justice of the Supreme Court of New Jersey, the father of the probation system in that State, says, from his personal experience:

The probation system takes the young man at the threshold of crime and leads him into a better and more ennobling life and to more honorable action. It is a grand law. Only one vote was cast in either House against our probation law, though the proposition was new.

RESPONSIBILITY; AND HOPE.

Probation says to the prisoner, "You shall not go to the penitentiary, and you shall support your family; and so long as you do that and behave yourself, you shall not be regarded as a criminal, and the court will protect you. Keep away from your evil associations, attend to your duties, live as you ought to live, and you can be a man. Do not lose courage and hope." Half the battle of this life, especially for those men who have the most to do to bear the burden of this life, is won if you give them hope. Give them hope! Hope is the guiding star of humanity—always has been, always will be. Crush it, and any man will go down. Let the light of hope illuminate the man's whole being, and the man will go up and stay up, and be able to face the world and do for himself and others.

We have reached a time where the problem is not how to punish men, but how to save them.

Perhaps I ought to say something about the cost of the probation system. It is a system that cares for itself. It pays its own way. It does not cost the taxpayer a dollar. It turns money into the treasury of Essex County, and it does another thing—it saves the man.

Dr. Charlton T. Lewis, President of the New York Prison Association, writes on December 29, 1902:

Whenever the probation system has been introduced the law has been passed as an experiment by the Legislature, at the instance of a very few zealous men, and has been gradually put into effect.

MASSACHUSETTS' JUDGES CONVERTED.

Thus, when the work was begun in Massachusetts the Prison Association of that State succeeded in obtaining its passage, but the application of it was optional with the courts. Only one or two of the Judges at that time were in sympathy with the bill. Now all the Judges are enthusiastic in carrying out the measure and advocating its extension.

In New York our experience has been similar. At first only one or two of the courts could be induced to act upon the law. Now its most enthusiastic promoters and advocates are the leading Judges of the criminal courts.

In Pennsylvania the results have been such that

one of the principal Judges informed me a few weeks ago that the courts regarded the system as the right arm of their power.

I am, therefore, decidedly of the opinion that the most important thing is to get a proper bill passed. If the system is once established, its educational power is great, and it will not take long, I think, to build up a public opinion in California, such as has already been formed in New York, Chicago, Philadelphia, and other cities, which will be imperative in requiring the continuance and extension of these courts.

ABOLISH THE CABLE ON GEARY STREET.

No More Franchises Should Be Given Permitting Overhead Wires in San Francisco.

By JOHN E. QUINN.

If the advocates of public ownership of the Geary-street Railroad will now join with those who have opposed the project, and insist that when a new franchise is granted by the city it shall be with the assurance that an underground electric system must be built, they will have accomplished much. Now is the time to prove by actual test the practicability of the underground electric system and to demonstrate its advantages.

No doubt it will be claimed by the people who wish to secure the franchise for the Geary-street line that the charter does not grant sufficient time (not over twenty-five years) to warrant the expense of an underground electric system. But who is there who is acquainted with the building of street railroads in this city, or in any other city, who does not know that where a street railroad will cost a million dollars to build it is sure to be bonded for at least twice that amount, and that good, liberal dividends are certain to follow on the full amount of the bonded indebtedness?

Now, if the life of the franchise is for twenty-five years; if the cost of the road be one million dollars; if, as is the custom, it is bonded for two million dollars, and if it will pay interest and all necessary expenses, including the sinking fund for the full amount of its indebtedness, is it not equal to a fifty-year franchise?

for this purpose, it was decided to form an Executive Committee composed of ten representatives from each of the commercial bodies, which should undertake the work of securing sufficient subscriptions to make a display at St. Louis which would fully demonstrate San Francisco's importance as the leading commercial city and port of the Pacific Coast.

While the State of California will make a general exhibit at the St. Louis World's Fair in 1904, the funds appropriated for this purpose, being State funds, must be used in making displays representing all sections of the State, and no special display can be made of San Francisco commensurate with her importance. As other prominent cities on the Pacific Coast will make special displays with funds raised for that particular purpose, the Directors feel that San Francisco should be properly represented.

NEW CITY AND COUNTY HOSPITAL.

A special committee consisting of Directors R. B. Hale, A. J. McNicoll and R. H. Swayne has been appointed to supervise the construction of the new City and County Hospital, for which bonds have been voted.

AUDITING ACCOUNTS AT CITY HALL.

The work of the experts employed by the Finance Committee of the Board of Supervisors to audit the accounts of the County Clerk's office having shown that large sums due the city have never been collected, the Association has used its influence to secure the completion of the work of auditing accounts in this office and the collection of money due the city.

These figures may be questioned by the present owners of the street railroads of this city, but if they will refer to the price which they paid last year for the Market-street lines, and to what was actually spent in their construction, they will agree that this is a very conservative statement.

There is no city where the conditions are so favorable for an underground electric system as San Francisco. Here every element favors its introduction, which is not the case in many cities where the system is successfully operated.

No more privileges should be granted for the use of trolley wires, and the United Railway Company should be prevailed upon to change, as quickly as possible, their trolley lines and cable roads into new and modern underground electric systems. If this were done, the many lines now running into and on Market street would make faster time and be less subject to long delays caused by expensive accidents, the congestion of morning and evening travel would be prevented, the road would give better satisfaction and more comfort to its patrons, and, no doubt, would greatly increase its income, as there are thousands of people who daily walk to and from their homes rather than subject themselves to the discomfort of overcrowded cars.

It is hoped that when the tax levy for the next fiscal year is made, a sufficient appropriation will be devoted to establishing a uniform system of accounting through all departments of the city government.

SIXTEENTH STREET FRANCHISES.

The Santa Fe Company and the Western Pacific Railway Company, having applied for franchises along a portion of Sixteenth street, near the water front, a special meeting of the directors was held with representatives of these companies, and the City Engineer, for the purpose of discussing the necessity for using this street and how much this would interfere with the use of the street by teams.

ANNUAL DINNER.

The date for the annual dinner of the Association this year has been set for December 8th.

CANAL PROSPERITY.

The traffic passing through the Suez Canal has, up to the present time been constantly increasing. The transit receipts for 1901 amounted to \$19,515,116 (an increase over 1900 of \$1,897,888), and were higher than in any previous year since the opening of the route.

There are in this city 68,000 families, who inhabit 48,630 dwellings, composed of 16,202 one-story houses, 25,368 two-story houses, 6,733 three-story houses and 327 dwellings of four stories or more. Fully 20,000 families now reside in flats or apartments.



MERCANTILE TRUST COMPANY'S NEW HOME, 404 CALIF. ST.

WORK OF THE DIRECTORS.

The following twenty-five new members have been added to the Merchants' Association roll:

Thomas Downing, Inc., painting and paper hanging	615 Mission
Stillwell-Bierce & Smith & Smith-Vaile Co., pumping machinery	11 First
J. P. Sullivan, stationery	Polk and Eddy
Abe Harsaall, merchant tailor	12 Kearny
Jordan's Express, transfer company	319 Mason
Martens, Read & Co., commission	303 Front
Joseph A. Johnson, sign painter	517 California
Sig. Cahen, cigars and tobacco	22 Montgomery
Henry H. Meyers and Clarence R. Ward, associate architects	532 Market
A. Czarnecki, cigars and tobacco	131 Montgomery ave.
C. Deichmiller, D. D. S., property owner	Y. M. C. A. Building
H. L. Smith, cloak and suit house	726 Market
California Rug Company, rug manufacturers	1278 Union
David Woerner Cooperage Company, coopers	Fourteenth and Harrison
Herman Schussler, property owner	126 Stockton
California Engineering and Construction Co., machinery	907 Rialto Building
Edwin W. Woodward, real estate	11 Montgomery
George Walcom Co., carpets	402 Sutter
Edward B. Hindes & Co., blinds	328 Howard
Pommers-Eilers Music Co., pianos and organs	653 Market
California Notion and Toy Co., toys and novelties	526 Market
S. E. Slade Lumber Co., lumber dealers	6 California
M. S. Kohlberg & Co., fancy goods	121 Sansome
The Kollmann-de Troost Co., Inc., advertisers	103 Phelan Building
Pacific States Directory Publishing Co., publishers	103 Phelan Building

MEETINGS.

Five meetings of the Board of Directors and three meetings of the regular and special committees have been held during the past month.

SPECIAL SAN FRANCISCO DISPLAY AT ST. LOUIS WORLD'S FAIR.

At a special meeting of the presidents of the commercial organizations of San Francisco called

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES	President
Thos. Day Co.	
ANDREW M. DAVIS	First Vice-President
The Emporium	
FAIRFAX H. WHEELAN	Second Vice-President
Southern Pacific Milling Co.	
C. S. BENEDICT	Treasurer
Benedict & Turner	
FOSTER P. COLE	Sterling Furniture Co.
J. A. EVELETH	Eveleth-Nash Co.
M. GREENEBAUM	Greenebaum, Weil & Michels
R. B. HALE	Hale Bros.
P. J. KOSTER	California Barrel Co.
A. J. MCNICOLL	A. J. McNicoll Elevator Co.
BYRON MAUZY	Byron Mauzy Piaggio Co.
P. C. ROSSI	Italian-Swiss Agric. Colony
W. M. SEARBY	Union Drug Co.
ROBERT H. SWAYNE	Swayne & Hoyt
A. H. VAIL	Sanborn, Vail & Co.
L. M. KING	Secretary and Supt.
GEO. T. WRIGHT	Attorney

STANDING COMMITTEES

PUBLIC AFFAIRS.

R. B. HALE, Chairman.	R. H. SWAYNE.
F. J. KOSTER.	A. J. MCNICOLL.
J. A. EVELETH.	

PUBLICITY AND PROMOTION

FAIRFAX H. WHEELAN, Chairman	BYRON MAUZY.
FOSTER P. COLE.	W. M. SEARBY.
A. H. VAIL.	

TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman	A. J. MCNICOLL.
M. GREENEBAUM.	P. C. ROSSI.
C. S. BENEDICT.	

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.	107 New Montgomery
Baker-Vawter Co.	Mills Bldg
Barrow, Wade, Guthrie & Co.	Mills Bldg
Janssen, F. Bromley.	508 California
Langdon, Walter G.	Hayward Bldg
Phillipps, F. G. & Co.	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The	41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.	
	103 Phelan Bldg.

ADVERTISING CARDS.

Stuparich Mfg. Co., The.	8th & Brannan
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AGENTS.

Baneroft, Paul	History Bldg
Taylor, H. H.	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.	209 Market
Hooker & Co.	16 Drumm
Osborne & Co., D. M.	15 Main

ARCHITECTS.

Curlett, Wm.	314 Phelan Bldg
Curtis, John M.	126 Kearny
Maggs, Herbert B.	36 Flood Bldg
Meyers, Henry H., and Clarence R.	
Ward.	532 Market
Mooser, William & Son.	44 Geary
Paff, Charles.	40 Montgomery
Reid Bros.	Claus Spreckels Bldg
Shea & Shea.	26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.	
	120 Second

ART GOODS.

Cohen, H.	19 Grant Ave
Gump, S. & G.	113 Geary
Sanborn, Vail & Co.	741 Market
Schussler Bros.	119 Geary
Vickery, Atkins & Torrey.	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.	
	3 California

ASSAYING.

Price, Thos. & Son.	524 Sacramento
Simonds, Ernest H.	417 Montgomery

AUCTIONEERS.

Basch Auction Co.	319 Sutter
Chase, Fred H. & Co.	1732 Market
Dinkelspiel, J. S. & Co.	115 Bush
Ordway, W. C.	Cor. 6th and King
Spear, E. S. & Co.	34 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.	1000 Front
Schmidt, J. & Co.	100 Drumm

BAKERIES.

Prost, Nicholas.	336 Third
Simpkins & Thorpe.	116 Erie
Young & Swain Baking Co.	2229 Geary

BANKS AND BANKERS.

American National Bank.	
	200 Montgomery
Anglo-Californian Bank, Ltd.	
	200 Sansome
Bank of California.	400 California
California Safe Deposit and Trust Co.	Montgomery and California
Canadian Bank of Commerce.	
	California and Sansome
Central Trust Co.	42 Montgomery
Columbian Banking Co.	
	Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.	600 Market
Donohoe-Kelly Banking Co.	
	100 Montgomery
French Savings Bank.	315 Montgomery
German Savings and Loan Society.	
	526 California
Hibernia Savings and Loan Society.	
	McAllister and Jones
Italian-American Bank.	
	518 Montgomery
London and San Francisco Bank, Ltd.	424 California
London, Paris and American Bank, Ltd.	Sutter and Sansome
Mercantile Trust Company of San Francisco.	164 California
Mutual Savings Bank of San Francisco.	710 Market
Nevada National Bank of San Francisco.	301 Montgomery
Rollins, E. H. & Sons.	335 Pine
Savings and Loan Society.	
	101 Montgomery
S. F. Savings Union.	532 California
Security Savings Bank.	
	222 Montgomery
Swiss-American Bank.	524 Montgomery
Wells, Fargo & Co.'s Bank.	
	Sansome and Market
Western National Bank of San Francisco.	805 Market

BARBERS' SUPPLIES.

Deckelman Bros.	106 Ellis
Will & Finck Co.	818 Market

BEER BOTTLERS.

Enterprise Bottling Co.	2745 Sixteenth
Fredericksburg Bottling Co.	1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.	126 Fremont
Helms, Alex., Belting Co.	93 Fremont

BICYCLES.

Christoffer, C. M.	528 Stanyan
Leavitt & Bill.	309 Larkin
Lee, W. E.	504 Stanyan
Mohrig, Edwin.	1522 Market
Varney, T. H. B.	1331 Market

BLINDS.

Hughes, J. P. & Co.	328 Howard
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BILL POSTERS.

Grady, A. & Co.	Green Market & 101
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BOILER WORKS.

Black, P. & Co.	412 Mission
Kestner, R. & Co.	104 Polson
McIntosh, J. & Co.	114 Polson

BOLT MANUFACTURERS.

Paine, Bolt Works.	111 Howard
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BOOK BINDERS.

Hicks-Judd Co.	23 First
Phillips Bros.	505 Clay

BOOKS AND STATIONERY.

Cary, L. H.	16 Grant Ave
Cunningham, Curtiss & Welch.	
	319 Sansome
Elder, Paul	238 Post
Hanak & Hargens.	107 Montgomery
Satchell, E. H.	225 Post
Payot, Upham & Co.	100 Battery
Robertson, A. M.	126 Post
S. F. News Co.	242 Geary
Whitaker & Ray Co., The.	723 Market

BOOTS AND SHOES.

Buckingham & Hecht.	225 Bush
Cahn, Nickelsburg & Co.	129 Sansome
Eisenberg, Henry.	410 Kearny
Helm, F. L.	234 Stockton
Kast & Co.	110 Geary
Koenig, F.	123 Kearny
Kutz, The G. M. Co.	103 Mission
Mayer, Chas.	834 Kearny
Nolan Bros. Shoe Co.	312 Market
Philadelphia Shoe Co.	10 Third
Rosenthal's Inc.	107 Kearny
Siebs Shoe Co.	130 Main
Sommer & Kaufmann.	28 Kearny
Sullivan, J. T.	20 Fourth
United Workmen's Boot & Shoe Co.	42 Second
Williams-Marvin Co.	569 Market
Young, George H.	117 Bush

BREWERIES.

Burnell & Co.	409 Battery
Hibernia Brewery.	1225 Howard
National Brewing Co.	762 Fulton
Union Brewing and Malting Co.	
	18th and Florida
Wunder Brewing Co.	
	Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co.	10 Main
Bauer-Schweitzer, H. & M. Co.	
	632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.	Safe Deposit Bldg
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BRIDGE BUILDERS.

S. F. Bridge Co.	220 Market
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BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.	435 Battery
Harper, F. M. G. & Co.	409 Washington
Heise, Chas. Ed. & Co.	510 Battery
Mattoon & Co.	530 Battery
Mayhew, F. E. & Co.	424 Battery
Reed, George W.	500 Battery
Swayne, Hoyt & Co.	426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.	122 Davis
DuVal, W. M. & Co.	221 Front
Maillard & Schmeidell.	307 Sansome
Page Bros.	302 California
Waniorek, M.	412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.	123 California
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BROKERS—STOCK, BOND, GRAIN AND OIL.

Amos, Worthington.	221 Sansome
Barth, J. & Co.	480 California
Gravin & Eyre.	426 California
Goldman, Max.	312 Pine
Hecht Bros. & Co.	312 Pine
Hellman, A. C.	317 Haywards Bldg
Hirshfeld, C.	79 Nevada Block
Perry, John, Jr.	411 Montgomery
Poltz & Co.	Chunie Bldg
Poltz, Edward & Co.	403 California
Reinisch & Hochstadter.	413 California
Topf, Joseph B.	230 Pine

BROKERS—TICKET.

Ottinger, A.	620 Market
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BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.	3178 17th
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BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association.	301 California
Pacific States S. L. & B. Co.	410 Pine

BUILDING MATERIALS.

Waterhouse and Price.	
	29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.	24 Second
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BUTCHERS.

Baccus, R. T.	
	S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.	534 Clay
Boyes, James & Co.	108 Clay
Clayburgh & George.	339 Kearny
Decourtieux, A.	529 Merchant
Hofmann & Woenne.	735 Market
Katz, F. & Sons.	California Market
Poly, Heilbron & Co.	339 Kearny
Patek, F. & Co.	500 Washington
Roberts, W. E.	2817 California
Stone & Ecklon Co., The.	236 Sixth
Taaffe, Wm. & Co.	1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.	770 Mission
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CANNED GOODS.

W. G. M. Canning Co.	149 Fremont
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CAPITALISTS.

Bishop, Chas. R.	530 California
Center, John.	
	N. E. cor. 16th and Shotwell
Dean, Walter E.	81 Nevada Block
Denman, James.	2318 Steiner
Fontana, Mark J.	California and Front
Hayward, Alvinza.	532 Market
Hopkins, E. W.	324 Pine
Hopkins, Timothy.	Mills Bldg
Levy, H. M.	41 Nevada Block
McDonald, Jasper.	Mills Bldg
Moore, A. A. Jr.	Hayward Bldg
Phelan, Jas. D.	Phelan Bldg
Poniatowski, A.	Crocker Bldg
Pope, George A.	Hayward Bldg
Schmidt, John A.	425 Ellis
Smith, F. M.	101 Sansome
Spreckels, Claus.	327 Market
Spring Valley Water Works.	
	Geary and Stockton
Thompson, R. R.	503 California

CARPENTERS AND BUILDERS.

Murray, S. C.	632 Howard
Robinson & Gillespie.	407 Sutter

CARPETS.

Gullixson Bros.	955 Market
Hulse, Bradford & Co.	760 Mission
Schlueter & Volberg.	217 Sutter
Walcom, Geo. & Co.	402 Sutter
Walter, D. N. & E. & Co.	529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.	
	329 Guerrero
Hampton & Bailey.	346 Church
Spaulding, J. & Co.	353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.	Palace Hotel
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CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Glenn, A. G. & J. Q. 1321 Market
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
.....Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
.....Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1349 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 101 Powell
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cahen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunst, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstadter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 635 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTERS.

Weil, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Cailleau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Golden Gate Cloak and Suit House.
.....1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Keilus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 260 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 111 Stuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 521 Second
Cantley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 119 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 509 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
.....Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 202 Sansome
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford, W. G. & Co. 214 East

CODFISH DEALERS.

Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
.....Drumm and Washington
American Mercantile Co. 429 Battery
Armsby, J. K. & Co. 138 Market
Biagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Christy & Wise Com. Co. 213 Market
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
Dennison, Fieweger & Co.
.....117 Sacramento

De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Eveleth-Nash Co. 422 Front
Freitas, M. T. & Co. 325 Front
Galli, A. Fruit Co. 516 Sansome
Garcia & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barbieri. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co. 132 Market
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenheimer & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hillens, F. 200 Davis
Hilmer & Bredhoff. 36 California
Hulme & Hart. 421 Market
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle & Co. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William. 215 Sansome
Lichtenberg, R. 303 California
Loaiza, W. & Co. 218 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
.....215 Washington

Martens, Read & Co. 303 Front
McDonogh & Runyon. 416 Davis
McLeod, Daniel. 321 Bush
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Monteleagre & Co. 410 Hayward Bldg
Pettigrew, John M. 210 California
Phillips, M. & Co. 20 Pine
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss, Louis & Co. 310 Sansome
Southern Pacific Milling Co.
.....224 California

Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfen, Max & Co. 423 Front
Wolff, William & Co. 215 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Guillet, Chas. 505 Larkin
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort. 35 Main
Strohmeier, W. A. & Co. 1006 Market
Seidl, J. & Co. 37 Market
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe

COOPERS.

California Barrel Co. 327 Market
Heibert & Vogel.
.....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tutbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
.....Broadway and Battery
Pacific Coast Biscuit Company.
.....501 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co. 108 Pine
Cowan-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternheim, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

CUTLERY.

Helliwell, R. 108 Stockton

DAIRY MACHINERY.

De Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market

DOORS AND WINDOWS.

California Door Co. 29 Drumm

DRAWMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 116 Battery
Overland Freight and Transfer Co.
.....293 Front
Raubinger Bros. 305 Sacramento
Rode, C. E. & Co. 104 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co., Bryant and Second
Western Transfer and Storage Co.
.....323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 231 Sutter
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Week Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
City of Paris Dry Goods Co., The.
.....Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 559 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 495 Hayes
Livingston Bros. 123 Post
Mareuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Sachs Bros. & Co. Sansome & Bush
Samuels Lace House Co., The D.
.....235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Silverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Beulitz School of Languages.
.....1000 Van Ness ave
Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co. Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Fellis Electric Corp. 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufac-
turers' Supply Co. 68 First
General Elec. Co., Chas. Spreckels Bldg
Horty Bros. 126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 713 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNeill Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Jacquemet, J. & Co. 506 Eureka
Shanahan Florist Co. 107 Powell
Shibeley, Frank P. 311 Sutter
Sievers & Boland. 25 Post
Vayr & Goldstone. 105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen Furniture Co. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattoson Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
.....224 Parrott Bldg
Yawman & Erbe Mfg Co.
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 762 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
.....5 Front
Ensign, Bickford & Co. 220 California

GAS FIXTURES.

California Gas Fixture Co. 330 Post
Day Co., Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First

GAS GENERATORS.

Pacific Acetylene Gas Co. 175 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 516 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 416 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18, Sutter

GLOVES.

Moss, Geo. A. 161 Post
Smith, W. M. 200 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Back, F. J. 791 San Jose Ave

GRAPHOPHONES AND PHONO-GRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg...1447 Polk
 Claussen, C.....23d and Capp
 Cluff Co., William.....18 Front
 Ehrman, M. & Co.....101 Front
 Foge & Mohr.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Lennon, John A.....315 Clay
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th and Castro
 Rothschild, John & Co.....115 Sacramento
 Smith's Cash Store.....27 Market
 Sussman, Wormser & Co.....S.E. cor. Market and Main
 Tillman & Bendell.....327 Battery
 West, Elliott & Gordon.....31 Sixth
 Wellman Peck & Co.....201 Market

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
 Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....538 Market
 E. B. Drake.....86 First
 Shreve & Barber.....739 Market
 Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Iis, J. G. & Co.....814 Kearny
 Lloyd-Seovel Iron Works.....159 Fremont
 Marwedel, C. F.....58 First
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, J. S.....3885 24th
 Pacific Hardware and Steel Co.....Mission and Fremont
 Palace Hardware Co.....603 Market
 Philpott & Plummer.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Rulfs, A.....1404 Market
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome
 Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 Morrow, Geo. & Co.....303 California
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermell, J. L.....3112 Mission

HEATING & VENTILATING.

Barnett-Park Co., The.....214 Pine
 Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc., S. E. cor.
New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Elsmere, Hotel.....418 Sutter
 Holm & Saxtorph, Baldwin House.....30 Ellis
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiestler & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....420 Eighth
 Merchants' Ice and Cold Storage
 Co.....Lombard and Sansome
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Belden & Palache.....313 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. E. & Son.....215 Sansome
 Dornin, Geo. D.....Hayward Bldg
 Fidelity & Casualty Co.....318 California
 Firemen's Fund Insurance Co.....401 California
 German Ins Co., of Freeport.....337 Pine
 Grant, Geo. F.....218 Sansome
 Gutte & Frank.....303 California
 Herold, Rudolph Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome

Liverpool & London & Globe Ins.
 Co., The.....422 California
 Manheim, Dibern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....410 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich Union Fire Ins. Society.....314 California
 Pacific Mutual Life Ins. Co. of
 Cal., Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....409 Mutual Savings Bank Bldg
 Potter Edward E.....412 Pine
 Preferred Accident Insurance Co.....Mills Bldg
 Shields, A. M.....Crocker Bldg
 Stovel, C. J.....411 California
 Transatlantic Fire Ins. Co.....213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Voss, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....215 Harrison
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Carrau & Green.....220 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguenin, Adolph.....824 Market
 Isaacs, Abe.....343 Kearny
 Judis, Alphonse Co. Mutual Sav Bk Bldg
 Norman Bros.....131 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Schneidewind, H. J.....822 Valencia
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
 Muhs & Loebbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Matern Co.....20 Post
 Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
 Gardner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market
 Rothschild, M.....526 Sutter

LAMPS.

Bosch Lamp Co.....585 Mission
 Badler Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....3111 Sixteenth
 White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Klumper & Duffer.....209 Mason
 Kullman Silz & Co.....582 Mission
 Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
 Holmes Lime Co.....21 Sacramento

LITHOGRAPHERS.

Britton & Rev.....525 Commercial
 Galloway Lithographing Co.....410 Sansome

Mutual Label & Litho. Co.....20d Bryant
 Roedel, Louis Co.....225 Sansome
 Union Lithograph Co.....325 Sansome

LIBRARY STABLES.

Clemet, C. J.....409 Taylor
 Kelly, Thos. & Sons.....1629 Pine
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....210 Hayward Bldg
 Dodge, E. J. Co.....6 California
 Doe, Chas. F. & Co.....133 Spear
 Dolbeer & Carson.....10 California
 Gage, Mills & Co.....330 Market
 Gray's Harbor Commercial Co.....237 California
 Gualala Mill Co.....5 Market
 Hammond Lumber Co.....Hayward Bldg
 Hihn, F. A. Co.....Santa Cruz
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.....4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devisadero
 Pacific Lumber Co.....Rialto Bldg
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....Mills Building
 Scott & Van Arsdale, L. Co.....Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....14 Spear
 Slade, S. E. Lumber Co.....6 California
 Truckee L. Co. of S. F.....6 California
 Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co.....322 Howard
 Cal. Hydraulic Engineering and Supply Co.....17 Fremont
 California Engineering and Construction Co.....907 Rialto Bldg
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone.....21 Fremont
 Henshaw, Bulkley & Co.....Fremont and Mission
 Martin Pipe & Foundry Co.....33 New Montgomery
 Meese & Gottfried Co.....167 Fremont
 Moore, Chas. C. & Co. First and Mission
 Pacific Tool and Supply Co.....467 Mission
 Pennington, Geo. W. Sons, Inc.....313 Folsom
 Ralston Iron Works.....222 Howard
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co.....26 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 French & Linforth.....308 Market
 Hughson & Merton.....105 Front
 Robinson, Geo. H.....226 Bush
 Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Schroek, W. A.....21 New Montgomery
 Crescent Feather Co.....510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baumel, Fred J.....1608 Market
 Bullock & Jones Co.....106 Sutter
 McNamara & Moran.....7 Battery
 Cluett, Peabody & Co.....582 Mission
 Greenebaum, Weil & Michels.....17 Sansome
 Hansen & Elrick.....Market & Third
 Keller, M. J. Co.....1028 Market
 Meyerstein Co.....6 Battery
 Morgan Bros.....229 Montgomery
 Rogerson, J. C.....535 Valencia
 Schoenfeld, Adolph.....1334 Market
 The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co.....327 Montgomery
 Growall, W. L. Co. Mut. Sav. Bk. Bldg.
 Marshall, Abe.....12 Kearny
 Lemos, Leon.....1117 Market
 Lyons, Charles.....721 Market
 Pehelm, J. T.....1110 Market
 Reid, John & Son.....78 Geary
 Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
 Cal. Milk Producers' Assn.....428 Turk
 Jersey Farm Co.....851 Howard
 Loewe, Wm. G.....621 Russia
 S. F. Cream Depot.....1929 Mission
 Standard Milk Co.....3201 Sixteenth

MILANERY.

Hinz & Landt.....543 Market
 Holm & Nathan.....512 Market
 Muller & Raas Co. New Montg. & Mission
 Spencer & Mitau.....1026 Market
 Toplitz, R. L. & Co.....545 Market
 Zobel, Lud. Co.....919 Market

MILAWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MIXING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg.
 Bourn, W. P.....401 California
 Pew, John W.....310 Pine
 Quarre, Geo. Cal. Safe Deposit Bldg.
 Ralston, W. C.....331 Pine

MUSLIN AND FLANNELLETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
 Standard Oil Co.....Rialto Building
 Weed, F. F., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Bertelling Optical Co.....16 Kearny
 California Optical Co.....205 Kearny
 Chinn-Beretta Optical Co.....931 Market
 Haskell & Jones Co.....243 Grant ave
 Hirsch & Kaiser.....7 Kearny
 Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
 Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
 Cal. Paint Co.....236 First
 Clinch, C. G. & Co.....7 Front
 Fuller, W. P. & Co.....Pine and Front
 Magner Bros.....215 California
 Nason, R. N. & Co.....115 Front
 Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
 Brace, N.....447 Valencia
 Bradley & Son.....923 Mission
 Davis, H.....236 Powell
 Downing, Thomas, Inc.....615 Mission
 Fraser, John P.....418 Post
 Johnson, Joseph A.....517 California
 Stader, C.....Glen Park
 St. Denis, J. & Co.....320 Sutter
 Stein, M.....30 Sacramento
 Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
 Union Bag and Paper Co.....406 Front
 Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
 California Fig Syrup Co.....332 Church
 Law, Herbert E.....2304 Van Ness ave
 National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
 Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
 Sunset Photo & Engraving Co.....106 Union Square ave
 Union Photo Engraving Co.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
 Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
 Curtaz, Benj. & Son.....20 O'Farrell
 Kohler & Chase.....28 O'Farrell
 Mauvais, The Zeno Music Co.....769 Market
 Mauzy, Byron.....308 Post
 Pommer-Eilers Music Co.....653 Market
 Paige Piano Co.....Post & Stockton
 Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
 Loeffler, John.....422 Fifth
 Pacific Vinegar and Pickle Works.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
 Hansen, A.....Berry, near Sixth
 Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
 Bayreuther, G. W. & Co.....504 Post
 Forsyth, W. C.....106 Golden Gate ave.
 Ickelheimer, S. & Bro.....20 Geary
 Murray Bros.....623 Sacramento
 Snook, Wm. & Son.....554 Clay
 Wilson, W. F.....328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
 Buttgenbach, Joseph.....336 Fourth
 Cudahy Packing Co.....125 California
 Heineman & Stern.....906 Larkin
 Roth, Blum & Co.....201 California
 South S. F. Pack. & Prov. Co.....117 Davis
 Western Meat Co.....Sixth and Townsend
 Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
 O'Brien & Sporno.....Cal Market
 Tiddy, Richard.....Spreeckels Market

POWDER WORKS.

The California Powder Works.....330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau... 230 California

PRINTERS.

Bent & Meyerderks... 40 California
Commercial Publishing Co. 463 Mission
Cubery & Co. 587 Mission
Dempster Bros. Glen Park ave & Bond
Freysgang-Leary Co. 113 Davis
Janssen Printing & Binding Co. 23 Stevenson
Monahan, John & Co. 412 Commercial
Murdoch, C. A. & Co. 532 Clay
Partridge, John. 306 California
Pernau Bros. 543 Clay
Phillips, Smyth & Van Orden. 508 Clay
Roberts, John W. 220 Sutter
Spaulding, George & Co. 414 Clay
Stanley-Taylor Co. The. 656 Mission

PRINTERS' INK.

Reed & Goodman. 513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co. 215 Spear

PROPERTY OWNERS.

Andros, Milton. 320 Sansome
Bishop, Thomas B. 532 Market
Crocker Estate Co. 54 Crocker Bldg.
De Vecchi, Paolo, M. D. Crocker Bldg.
Deichmiller, C. D. D. S. Y. M. C. A. Bldg.
Flood, James L. 7 Nevada Block
Felton, C. N. 331 Pine
Hewes, D. 412 Kearny
Hill, Horace L. 124 Sansome
Hooker, C. G. 967 Bush
Law, Hartland. 2304 Van Ness ave.
Mayre, Geo. T., Jr. 234 Montgomery
Parrott, John. 401 Parrott Bldg.
Payson, A. H. 641 Market
Pierson, Wm. M. 230 Montgomery
Pillsbury, E. S. 105 Crocker Bldg
Quinn, John E. The Berkshire
Rosenthal, Dr. C. H. 636 Baker
Schussler, Herman. 126 Stockton
Shields Estate Co. 324 Bush
Tevis, Wm. S. Mills Bldg.
Wilson, A. W. 2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co. 103 Phelan Bldg

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. 149 First

Jackson, Byron Machine Works. 411 Market

Stilwell-Bierce & Smith Valle Co. 11 First

RAILROAD TIES AND TAN BARK.

Bender Bros. 5 Market

RATTAN WORKS.

Coulter's Rattan Works. 227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner. 411 Montgomery
Babin, Landry C. 413 Kearny
Baldwin & Howell. 25 Post
Baldwin, O. D. & Son. 22 Montgomery
Breese, G. L. & Co. Hayward Bldg.
Buckingham, A. E. 26 Montgomery
Burnham & Marsh Co. 211 Montgomery
Bush, David & Son. Safe Deposit Bldg.
Cranston, R. D. & Sons. 114 Montgomery
Crim, W. H. & Co. 118 Montgomery
Davis, Alfred E. 230 Montgomery
Easton, Eldridge & Co. 638 Market
Ehrenpfort, Wm. 801 Fillmore
Giselman, William, Trustee. 120 Phelan Bldg.
Hendricksen, William & Co. 614 Claus Spreckels Bldg.
Heyman, Jacob & Son. 117 Sutter
Heyman, Oscar. 14 Post
Hooker & Lent. 14 Post
Hooper, E. J. 26 Montgomery
Investors' Agency, The. Mutual Bank Building
Madison & Burke. 30 Montgomery
Magee, Thos & Sons. 5 Montgomery
McElroy, R. D. 4 Phelan Bldg.
Oliver, P. B. 114 Montgomery
Patterson, Geo. W. H. 11 City Hall Square
Realty Syndicate, The. 14 Sansome
Rich, A. J. & Co. 112 Montgomery
Schlesinger, Nathan. 304 Montgomery
Shainwald, Buckbee & Co. 210 Montgomery
Strassburger, I. & Co. 484 California
Umben, G. H. & Co. 14 Montgomery
Von Rhein Real Estate Co., Inc. 513 California
Woodward, Edwin W. 11 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERS.

Selby Smelting and Lead Works. 416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co. 228 Kearny
Bay State Restaurant. 29 Stockton
Bergez, John. 332 Pine
Bertz, J. 24 Ellis
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A. C. 70 Third
Christesen, M. A. C. 26 Fifth
Collins & Wheeland. 329 Montgomery
Detjen & Mengel. 35 Market
Galindo, F. B. 133 O'Farrell
Johnson Restaurant Co. 725 Market
Krone, F. W. 35 Geary
Larsen, C. G. 16 Eddy
Malfanti, J. & Co. 110 O'Farrell
Nissum, James. 211 Grant ave
Page & Falch. Turk and Mason
Peterson, P. 623 Kearny
Pouchan & Schlatter. 33 O'Farrell
Priest, P. & Co. Geary and Stockton
Ravn & Karstensen. 111 Market
Swain, Frank A. 213 Sutter
Teehau, R. J. Mason, near Ellis
Westerfeld, P. & Co. 1035 Market
Wicker & Hermanson. Market and Park Ave
Zinkand, Chas. A. 927 Market

RIGGERS.

Smith & Rice. 118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co. 113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber Co. 14 Fremont
Bowers Rubber Co. 42 Sacramento
Goodyear Rubber Co. 577 Market
Morgan & Wright. 305 Larkin
West Coast Rubber Co. 102 First
Winslow, C. R. & Co. 44 Second

RUG MANUFACTURERS.

California Rug Co. 1278 Union

SAFES.

Hall's Safe & Lock Works. 605 Market
Hermann Safe Co. 417 Sacramento
Parcells-Greenwood Co. 216 California

SAW WORKS.

California Saw Works. 210 Mission
Simonds Saw Co. 31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 122 McAllister

SCOTCH TWEEDS.

Craig Bros. 120 Sutter

SCREEN WORKS.

Quick, John W. 221 First

SEEDS AND GRAIN.

Bowen, E. J. 815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co. 408 Front

Clark, N. & Sons. 17 Spear

Gladding, McBean & Co. Rialto Bldg

Steiger Terra Cotta and Pottery Works. Mills Bldg

SEWING MACHINES.

Evans, J. W. 1021 Market

Jackson, Wm. E. 612 Montgomery

Singer Mfg. Co. 22 Post

White Sewing Machine Co. 300 Post

Willcox & Gibbs Sewing Machine Co. 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co. 83 Fremont

SHIP BUILDERS.

Boole, W. A. & Son, Inc. 20 California

Hay & Wright. 36 Steuart

Turner, Matthew. 40 California

Whelan, John A. & Bros. 28 Steuart

SHIP CHANDLERS.

Foard, L. 3 Steuart

Josselyn, G. M. & Co. 38 Market

Lewis, Anderson & Co. 24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd. 308 Market

Balfour, Guthrie & Co. 316 California

Chapman, W. B. 123 California

Dempster & Son. 320 Sansome

Eddy, Falk & American Trading Co. 123 California

Gale, J. W. 410 Davis

Grace, W. R. & Co. N. E. cor. California and Battery

Herrmann, Geo. Co. 310 Sacramento

Johnson-Locke Mercantile Co. 123 California

Knudsen, C. N. & Co. 122 Davis

Lund, Henry & Co. 214 California

Marcus, Geo. & Co. 418 California

Mitsui & Co. 415 Safe Deposit Bldg

McNear, G. W. 326 California

Meyer, Wilson & Co. 210 Battery

Moore, Ferguson & Co. 310 California

Newhall, H. M. & Co. 309 Sansome

Otis, McAllister & Co. 109 California

Parrott & Co. 306 California

Pike, Chas. W. & Co. 124 California

Pinet, J. & Co. 3 California

Plummer, Geo. E. & Co. 51 Steuart

Spreckels, J. D. Bros. & Co. 327 Market

Ulrichs, J. F. 122 Clay

Williams, Dimond & Co. 202 Market

SHIPSMITHS.

Chrestoffersen & Tway. 420 Beale

SHIRT MANUFACTURERS.

Berman, O. 48 Ellis

Ulman, Seeligsohn & Brown. 17 Battery

SILK MANUFACTURERS.

Carlson-Currier Co. 8 Sutter

Nonotuck Silk Co. 535 Market

SILVERWARE.

Glidden, W. B. 110 Sutter

Whitney, John B. 120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co. 535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloom. 214 Sacramento

Lille, Charles. N. W. cor. Bay and Webster

Luhn, Otto & Co. 117 Diamond

Newell & Bro. 217 Davis

SODA MANUFACTURERS.

Horstmann Co., John. 675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company. 572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. 141 First

STAMP DEALERS.

Sellschopp, W. & Co. 118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co. 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne. 55 First
Bonestell, Richardson Co. 401 Sansome
Crocket, H. S. Co. 215 Bush
Heynemann, Milton. 415 Montgomery
Le Count Bros. 533 Market
Zellerbach, A. & Sons. 418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co. 621 Market
Fugazi, J. F. & Co. 5 Montgomery Ave
International Nav Co. 21 Post
Occidental and Oriental Steamship Co. 421 Market
Pacific Coast Steamship Co. 10 Market
Pacific Mail Steamship Co. 421 Market
Peterson, James P. 3 Steuart
Toyo Kisen Kaisha. 421 Market

STEVEDORES.

Eschen & Minor. 8 Mission
Freese, A. C. 55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John. 348 Phelan Bldg
Thoms, J. W. 1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr. 18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W. Flood Bldg

Hoppe & McConnell. 404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co. 422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co. 3460 Twenty-fifth

Long Syrup Refining Co. Eighth and Brannan

Pacific Coast Syrup Co. 713 Sansome

TABLE CEREALS.

Empire Milling Co. 226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co. 578 Mission

Ford, C. W. R. & Co. 116 Sutter

Reiss Bros. & Co. 24 Sutter

Stein, Simon & Co. Second and Market

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc. 569 Market

TANNERS.

Eagle Tannery. 26th and San Bruno Ave

Legallet-Hellwig Tanning Co. 401 Front

Norton Tanning Co. 312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co. 21 Main

Brandenstein, M. J. & Co. 118 Market

Burmester, Henry W. 1854 Market

Castle Bros. 463 Mission

Caswell, Geo. W. & Co. 414 Sacramento

Folger, J. A. & Co. 104 California

Guitard Mfg. Co. 119 Front

Hills Bros. 128 Market

Huddleston & Co. 52 Market

Jones-Paddock Co. 26 Fremont

Schilling, A. & Co. Second and Folsom

Thierbach, Chas. F. & Co. 306 Battery

Tyler, S. H. & Son. 310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The. 216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc. 100 Sacramento

Neville & Co. 31 California

THEATERS.

Belasco & Thall. Alcazar Theater

Walter Orpheum Co. 113 O'Farrell

TIMBER PRESERVING.

S. F. Lumber Preserving Co. 223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co. 410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co. 331 Eighth

S. F. Towel Co., The. 819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co. 526 Market

TRANSFER COMPANIES.

S. F. Transfer Co. 118 Ellis

Jordan's Express. 319 Mason

Morton Special Delivery Co. 110 Battery

Pacific Transfer Co. 20 Sutter

People's Express Co. 20 Market

Wells, Fargo & Co., Exp. 2d & Mission

TRUNKS.

Hirschfelder & Meaney. 14 Sutter

Malm, C. A. & Co. 220 Bush

Oppenheimer, James. 1 Ellis

TURKISH BATHS.

Greenhood, L. H. 222 Post

Lindstrom & Johnson. 415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co. 110 Montgomery

Bannan's Typewriter Exchange. 307 Montgomery

Bornemann, Geo. C. & Co. 117 Sutter

Remington Typewriter Co. 228 Bush

West Coast Typewriting Co. 401 Hayward Building

Yost Writing Machine Co. 327 Montgomery

UNDERTAKERS.

Gray, N. & Co. 353 Sutter

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

GOOD GOVERNMENT BY COMMITTEE The operation of the Chicago Municipal Voters' League is exactly analogous to the procedure of any organized body in referring matters to committees for investigation.

When a club, a society, an association, a board of directors has business before it that requires special knowledge or attention to detail, it turns the matter over to a committee it can trust, and, later on, acts on the committee's recommendation.

The Municipal Voters' League is the Chicago citizens' standing committee on candidates. It investigates applicants for office, and advises the main body, the voters of the city, whether to hire them or not. It has completely reformed Chicago's Board of Aldermen.

The plan is so rational, practical and efficient it is amazing that it was not thought of years before. Put into practice in San Francisco by the right body of men, it might at least keep the Board of Supervisors up to its present standard, and probably would improve it fifty per cent.

PROBATION AND THE CRIMINAL. It begins to look as if society should do one of two things with the habitual criminal;

reform him or kill him. It is too sentimental to kill him, so it would better begin, in some rational way, to attempt his reform. Perhaps it considers that it has made such an attempt. Its performances in that regard, however, are hardly satisfactory enough to encourage a continuance through its ordinary methods.

The census of 1870 showed that 853 out of every million inhabitants of this country had been imprisoned for crime. In 1880 the proportion rose to 1,169 in the million. By 1890 it had reached 1,315. In the opinion of an eminent New England jurist, this result was partly due to the fact that "our prisons are becoming boarding schools for the young and shelters for the aged." What kind of boarding schools?

The term "penitentiary" is a philological sarcasm. We have none. Our State prisons are impenitentiaries. Something other than repentance is provoked by the straightjacket and induced by the associations of the jail yard and the congregate cell. The recent legislative investigation showed our prisons to be the most debasing instrumentalities in the State and this view of them was confirmed by the incidents of the Folsom jail delivery—about all the fugitives captured

were taken because they were subjects of the opium habit and had to approach towns to get the drug they had previously obtained so plentifully in jail.

Older States have learned that penitentiaries increase criminality instead of reducing it, and several have resorted to the probation law, described in this REVIEW, with what seem to be satisfactory results. Some public-spirited men and women have obtained a probation law for California. Perhaps they show a little too much solicitude for the criminal, but we ought not to quarrel with them on that account: their efforts have been for the good of the State, and they ought to be supported by public sentiment, for the law is only permissive, and needs the voluntary action of the courts to make it useful. As a remedy for crime, the penitentiary system has completely broken down. It is worse than a failure—it aggravates the disease it was designed to cure. Let us try something else: especially something else that other communities have found successful.

A REPRESENTATIVE ORGANIZATION. A comparison of the votes in the Merchants' Association and in the city at large, on the bonding proposals, shows a remarkably close parallel of opinions, and indicates how nearly the Association's membership represents San Francisco as a whole on an issue of this kind. The proportions of the votes in favor of several of the items do not vary more than one per cent between the straw ballot of the Association and the decision of the public at the polls.

Worked out in the form of percentages, the majorities appear as follows:

Proposition.	M. A. Majority.	City Majority
Streets	85 per cent	83 per cent
Telegraph Hill	69 "	68 "
Hospital	91 "	90 "
Twin Peaks	53 "	64 "
Sewer System	89 "	83 "
Schools	90 "	87 "
Play Grounds	79 "	75 "
Library	72 "	71 "
County Jail	78 "	75 "
Mission Park	64 "	73 "
Golden Gate Park	70 "	70 "

The result shows a gratifying public confidence in the stand taken by the Association. But, what is better than that, it shows that the Association is a part of the public, and is capable of truthfully reflecting its sentiment. As its president put the case recently, it stands for "organized good citizenship," and that is the sort of citizenship that accomplishes things. Every reputable business man in San Francisco who is eligible to membership ought to be contributing to the work of this organization.

THE MAN WHO DOESN'T VOTE. San Francisco is cursed with a large number of citizens who take no interest in its elections

except when those contests assume the aspect of a horse race. The rest of the time they do not attend, but permit whoever will, usually the self-seeker and the demagogue, to thrust himself to the fore and take charge of the city's politics, its property, its industries and its prosperity.

If two or three men will enter into a breathless and perspiring struggle for a big prize, turn the town into a county fair, race around it with fast horses and automobiles, and wind up with a hoarse-voiced, whipping finish, a good part of the electorate will condescend to go to the polls and give its decision as to who has set the hardest pace—and they will not all go, even

then. But let a question of civic progress come to the front, such as the bond issue, involving a vital municipal policy, a matter of far greater consequence than the mere question as to who will govern the city for a couple of years, and two-thirds of the voters will not take the trouble to go to the polls at all.

Ask some of them why, and they will tell you they have "formed no opinion and don't care which way it goes." Probably this was the attitude of most of the stay-at-homes on the bonding proposal. They were willing to let one-third of the electors vote a heavy increase of taxation, or one-sixth defeat the first really progressive movement that has ever been undertaken in this city.

As far as citizenship goes, such men are almost worthless. If San Francisco is to advance, it must be in spite of their lazy and selfish indifference. On every municipal issue it is a citizen's duty to be a partisan—to wake up, find out what is being done, form a judgment on one side or the other, and go to the polls and vote it. It is egregious folly to act in municipal affairs on the partisanship that belongs to national politics. But it is folly and turpitude beside to have no opinion, no feeling, no concern, when the city's vital interests are at stake. Something can be done with the man that blunders. He is simply a brick in the wrong place. But the most discouraging material to build a municipal fabric with is the dumb-head who does not care.

Since the Spanish War, most of the utterances about the Philippines have belonged more properly to the field of pneumatics than of economics. We have at last that valuable thing, a statement by the man that knows. When Professor Moses tells what he thinks is good for the Filipinos and good for us, it should have the weight of authority. Sensible people prosper by acting on the advice of such men.

A WORD TO MERCHANTS.

"Little Mother's Training School for Nurses" Solicits Aid, Although It Has No Endorsement Card.

The Merchants' Association has recently been informed that the persons conducting the institution known as the "Little Mothers' Training School for Nurses," on Harrison street, between Fifth and Sixth, have become quite active again in soliciting supplies and money contributions. Several offices and business houses in the downtown district are being visited daily, and pleas are made for financial support.

Merchants and business men are hereby advised that this enterprise has no standing in the list of charities approved by the Charities Endorsement Committee. It has been investigated by the committee's agents, but credentials have been refused. If business men will persist in making donations to solicitors who cannot show them the endorsement card issued by their own committee on charities, they may expect to maintain a great many institutions in the city that are unworthy of support, to the detriment of those doing valuable charity work. The Charities Endorsement Committee was formed for the protection of the mercantile community. The methods of the "Little Mothers' Training School for Nurses" are not approved by this Committee, as any business man can discover by requesting its solicitors to show the Endorsement Committee's card. Inability to produce such a certificate should be enough at all times to put any member of this Association on his guard.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 8.

SAN FRANCISCO, CAL., DECEMBER, 1903.

No. 88.



THE SAN FRANCISCO OF THE FUTURE; AN ARCHITECTURAL PROPHECY. FROM THE ORIGINAL BY JOHN COTTER PELTON.

Some of these buildings already exist, some are under construction, and some are projected. The materialization of the general features of this grand scheme is a possibility of a not far distant day.

SAN FRANCISCO AT THE ST. LOUIS FAIR.

Adequate Means of Representing this City Properly at the Louisiana Purchase Exposition Will be the Topic of Discussion at the Annual Banquet.

"San Francisco's Display at the St. Louis Exposition" is to be the topic of discussion at the annual banquet of the Merchants' Association. The speakers on the program will be Mr. J. A. Filcher (California Commissioner to the Fair), Mr. William H. Mills and Mr. John McNaught. It is felt that the matter is of pressing urgency at the present time, and that no better opportunity could be found to put it before a large body of interested citizens in all its various bearings than that afforded by the Association's great annual gathering.

San Francisco has been a trifle tardy in realizing the importance of making a special display, but fortunately the business community is sufficiently well organized to act swiftly when the need of action is once appreciated.

A short time ago it became evident that if the city was not to suffer by comparison with other Pacific Coast ports in the estimation of visitors to St. Louis next year it must be properly represented by a display of its natural and industrial advantages. Hundreds of thousands of people from all over the world will attend the Exposition. Most of them will have but a vague and hazy idea about the Pacific Coast and the positions of its cities. They will be informed about Los Angeles and about Seattle and about Oakland. Los Angeles will devote \$33,000 to the purpose of making them believe it is the finest city on the western edge of the continent. Seattle will spend about \$20,000 and so will Alameda County. The State will

make a fine display, but it will be in the interest of California at large and not particularly for the benefit of this city. How are strangers from abroad to know about the peerless position of San Francisco on the Pacific's eastern shore unless they are told about it? And how can San Francisco expect Seattle and Los Angeles to tell them?

Such considerations led the directors of the Merchants' Association, a few weeks ago, to call a meeting of the presidents and representatives of the different mercantile organizations of the city to take up this matter, decide upon its comparative importance, and devise ways and means to give San Francisco adequate representation at St. Louis. The meeting was held at the offices of the Merchants' Association and the following gentlemen were present:

President Symmes of the Merchants' Association and Director Wheelan of the special committee on San Francisco's exhibit at St. Louis Exposition; A. Sbarboro, president Manufacturers' and Producers' Association; A. A. Watkins, president of the Board of Trade; T. C. Friedlander, secretary of the Merchants' Exchange; W. E. Mighell, vice-president of the Chamber of Commerce, and W. H. Mills, of the Southern Pacific Railway.

They were unanimously of the opinion that the matter was the most important one that had been brought before the commercial interests of the city for a long time, and it was decided that a general committee should be formed,

comprising those present and ten delegates appointed by the president of each of the organizations represented, and that this committee should have charge of the work. The names of the committeemen follow:

MERCHANTS' EXCHANGE

Captain A. H. Payson, Santa Fe Company, 641 Market; J. D. Grant, Murphy, Grant & Co., 100 Sansome; P. N. Lilienthal, Anglo-California Bank, Pine and Sansome; W. H. Talbot, Pope & Talbot, 311 California; E. W. Hopkins, 324 Pine; Percy T. Morgan, California Wine Association, 661 Third; D. Drysdale, care Alaska Packers' Association, 308 Market; Rudolph Herold Jr., Hamburg-Bremen Fire Insurance Company, 415 California; E. B. Pond, San Francisco Savings Union, 530 California; Louis Glass, Pacific States T. & T. Co., 216 Bush; William Babcock, Parrott & Co., 306 California.

CHAMBER OF COMMERCE OF SAN FRANCISCO

Waketfield Baker, Baker & Hamilton, 2 Pine; W. R. Wheeler, Holbrook, Merrill & Stetson, 237 Market; R. P. Jennings, 6 California; C. S. Laumeister, American Milling Co., Battery and Union; Irving F. Moulton, Bank of California, 400 California; James Rolph Jr., Hind & Rolph, 302 California; C. H. Bentley, California Fruit Canners' Association, 203 California; J. H. Speck, real estate, 667 Market; H. D. Morton, W. T. Garratt & Co., 138 Fremont; John Partridge, stationer, 306 California; William E. Mighell, California Shipping Co., 42 Market.

MANUFACTURERS' AND PRODUCERS' ASSOCIATION

Charles R. Allen, 144 Steuart; W. F. Bowers, Bowers Rubber Co., 42 Sacramento; W. J. Casey, Union Gas Engine Co., 240 First; Charles H. Crocker, H. S. Crocker Co., 215 Bush; J. P. Currier, Carlson-Currier Co., 3 Sutter; Edward Everett, Tubbs Cordage Co., 607 Front; H.

D. L. ... L. Lillmann & Bendel, Hayward Building; C. A. Maim, C. A. Maim & Co., 220 Bush; A. C. Robinson, Baker & Hamilton, 2 Pine; A. Sbarboro, Italian Swiss Agricultural Colony, 513 Montgomery.

BOARD OF TRADE OF SAN FRANCISCO

A. G. Towne, Blake, Moffitt & Towne, 55 First; Julian Sorntag, Giant Powder Co., 202 Hayward Building; William Cluff, William Cluff Co., 16 Front; Andrew Carrigan, Dunham, Carrigan & Hayden, 19 Beale; T. J. Parsons, Del Monte Milling Co., 400 Front; P. C. Rossi, Italian-Swiss Agricultural Colony, 719 Battery; C. R. Havens, Murphy, Grant & Co., 100 Sansome; Isaac Upham, Payot, Upham & Co., Pine and Battery; Joseph Sloss, Pacific Hardware and Steel Company, Mission and Fremont; George D. Cooper, W. & J. Sloane & Co., 111 Post; Lippman Sachs, Sachs Bros. & Co., Bush and Sansome; A. A. Watkins, Montague & Co., 311 Market.

MERCHANTS' ASSOCIATION OF SAN FRANCISCO

Frank J. Symmes, Central Trust Co., 42 Montgomery; F. H. Wheelan, S. P. Milling Co., 224 California; A. H. Vail, Sanborn, Vail & Co., 741 Market; A. S. Baldwin, Baldwin & Howell, 25 Post; W. H. Mills, Central Pacific Railway Co., 26 Hobart Building; Julius Kahn, Mills' Building; William Pierson, 230 Montgomery; H. U. Brandenstein, 530 California; Joseph Hyman, Hyman Bros., 206 Sansome; Herbert E. Law, Viavi Co., 2304 Van Ness ave.; James D. Phelan, 301 Phelan Building.

The committee met later at the rooms of the Chamber of Commerce and organized by electing Mr. Frank J. Symmes president and Mr. L. M. King secretary. Mr. William H. Mills addressed the meeting and called attention to the great opportunity the exposition afforded of putting before the world the favorable location and commercial advantages of San Francisco. Commissioner Filcher explained the plans of the State Commission regarding the display of California exhibits and made it clear that as the State appropriation must be used for the whole State, San Francisco would have no adequate representation unless she provided for herself.

WILL RAISE \$40,000.

After general discussion, in which it was manifest that the committee had taken a firm grip on the subject and meant business, it was unanimously voted to be the sense of the meeting that a display which would properly set forth San Francisco's attractions should be made, and that the sum of \$40,000 should be raised by subscription for the purpose.

The following gentlemen were appointed an executive committee of five to look after the raising of the funds and devise ways and means for executing the work, with power to act:

E. B. Pond, San Francisco Savings Union; Irving F. Moulton, Bank of California; Joseph Sloss, Pacific Hardware and Steel Co.; H. U. Brandenstein, Supervisor, City and County San Francisco; C. S. Laumeister, American Milling Co.

A special committee on the display has been appointed, consisting of the following gentlemen: James D. Phelan, W. H. Mills, T. C. Jenkins, E. O. McCord, F. J. Symmes.

While various plans of display were discussed, no particular scheme was adopted, it being understood, however, that the display should include a relief map showing the topography of San Francisco and the surrounding country and the extent, location and shipping facilities of the harbor.

A MATTER OF THE HIGHEST IMPORTANCE.

The directors of the Merchants' Association feel that for the time being the matter is of transcendent interest to the citizens of San Francisco, and in order that as large a body as possible of that part of the citizenship which is most active in promoting the city's material welfare may be fully informed about the case and in a position to lend its assistance to the cause, they decided to have the matter presented at the annual dinner.

WORK DEFERRED BECAUSE OF LABOR CONDITIONS.

Wage Demands Make Impossible for the Present one of the Most Important Improvements Ever Planned for this City.



HOTEL AT PINE AND STOCKTON STREETS PLANNED FOR HERBERT E. LAW.

One of the finest improvements ever undertaken in San Francisco has been indefinitely postponed because of the prevailing labor conditions. This is the splendid modern hotel Mr. Herbert E. Law purposed to erect at the corner of Pine and Stockton streets.

Plans in the office of the architects, Messrs. Farr & McCrea, indicate one of the most valuable additions to the realty of San Francisco that have been projected for years. They provided for a building to cost in the neighborhood of \$1,250,000, to cover an acre of ground on one of the finest pieces of view property in the city, and to contain over 700 apartments and 200 baths. The style will be medieval Italian, expressed in large masses of rough, red brick, interspersed with white marble, after the fashion of the North Italian builders, for which careful studies have been made of such specimens of this type of architecture as the town hall of Piacenza, and the remains that still exist on the Italian Riviera. There are to be two large marble courts on different levels, connected by a descending arcade, so that the whole would make a continuous vista of over 260 feet in length. The upper court is to be 60 feet square, with an entrance from Stockton street for carriages and general traffic. The lower court, similar in size, will have had an entrance from Pine street for automobiles, and a garage, opening from it, where they can be kept and cared for. Radiating from the Court will be billiard rooms, bowling alleys and the gentlemen's grill, and just below, a large salt water swimming pool, with direct elevators from every floor.

The building is to be twelve stories high at one side and six at the other. There are to be five general floors, divided into convertible suites, after the most approved manner of modern hotel construction, and none of them inside rooms. There is to be a roof garden, with glass enclosure, and the tower surmounting the whole is to be equipped with a powerful searchlight, which at night will illuminate the interesting features of the great panorama of city, bay and shore the position commands.

Details of the plan are still being perfected. Its execution has not been abandoned, but Mr. Law recently stated that, owing to present industrial conditions, it had been indefinitely put off. It has been mathematically determined that in a construction of this character the labor account, estimated on the present wage rate, practically absorbs all possible profit from the building, and unless conditions in that particular show a change for the better, this improvement will not be attempted.

Members of the Merchants' Association are invited to submit short articles on subjects of interest to the municipality for publication in the Review. They may not all appear, but they will receive careful consideration.

Again the Post street merchants are getting ready to decorate for Christmas with green boughs and palm branches. It is a pity the same spirit does not seize the whole city at this time of year.

PHYSICIANS CONDEMN THE NEW HOSPITAL SITE.

Vote by Almost Five to One, Against Locating the City's Largest Charity on the Desolate Almshouse Tract.

[Since San Francisco voted to issue bonds for the construction of a new City and County Hospital there have been numerous complaints about the proposed site. Persons interested in providing the best accommodation for the sick poor declare the site in the Almshouse Tract is a bleak, foggy and inaccessible region, to which no well man ought to be consigned, to say nothing of persons needing medical treatment, and rather than locate the hospital there, the Supervisors would better submit the question to a new vote, if that should be found legally necessary. In order to obtain a trustworthy opinion the Merchants' Association has referred the matter to the leading physicians of the city, and has taken a poll of a large part of the medical fraternity. This vote utterly condemns the Almshouse Tract as a hospital site, standing at present at 246 against it, and only 53 in its favor—almost five to one. In addition to the votes, the association has received nearly one hundred letters from physicians, most of which are strongly against moving the institution from its present location. The "Review" prints the following extracts from this correspondence in order that its readers may be correctly informed on one of the most urgent matters now demanding public attention in this city.]

TOPOGRAPHY AGAINST ALMSHOUSE LOCATION.

City Engineer Grunsky Points Out that it has the Wrong Exposure and is Otherwise Unsuitable.

Merchants' Association, Mills Building, City:

GENTLEMEN: In reply to your request that I express my view on the desirability of the Almshouse Tract as a site for the new City and County Hospital, I desire to say that the hospital should be easily and quickly accessible from the central portion of the city. It should be located upon comparatively level ground, preferably with a southern exposure, and, in a measure, at least, protected from the strong afternoon winds of our summer months.

The selected site on the Almshouse Tract complies only with the last of these requirements, being partially protected from the westerly winds by a ridge at the southwest, the summit of which ranges in altitude from 700 to 750 feet.

This site is not now, and will probably not for many years be conveniently accessible from any car line. Such inaccessibility would seriously interfere with the usefulness of the hospital for educational purposes. The site is about 5,000 feet, or nearly a mile, from the nearest car line, on H street, at the south line of Golden Gate Park, and the rise in this distance along Eighth avenue is 250 feet. From J street, on which there may some day be an extension of the car line now terminating at the Affiliated Colleges, on Parnassus avenue, the rise along Eighth avenue to the site is about 200 feet and the distance about 3,500 feet.

The site requires some grading to prepare it for the buildings, and, if graded to such an extent that the floors of the principal buildings can be interconnected by passageways level or nearly level, then the rear portions of the several surgical and medical wards would be undesirably close to the steep high hillside at the south.

The portion of the Almshouse Tract set apart for hospital purposes approximates an equilateral triangle in shape, with a side length of 1,600 feet and with a northerly apex near the intersection of Eighth avenue and O street. The tract has a decided slope toward the northeast, instead of having the desirable southern exposure. The natural surface of the ground near the northerly end of the tract where the buildings would be erected has an elevation of about 500 feet above the city base. At the southwesterly apex of the triangle the elevation is about 680 feet.

Very respectfully,

(Signed.) C. E. GRUNSKY.

DR. BUCKLEY IS FOR THE MISSION SITE.

Declares That Locality Must Choose Between a Million Dollar Improvement, and Two Little Emergency Hospitals.

Merchants' Association of San Francisco:

GENTLEMEN: In reply to your inquiry about the desirability of the proposed site for the new City and County Hospital on the Almshouse Tract, I wish to say that personally I object to that location.

The Board of Health, of which I am a member, recommended the Almshouse Tract to the Supervisors about three years ago as a suitable place for the new hospital, because we were formally requested by the Board of Supervisors to designate some location, *other than the present site*, for the contemplated hospital. In their communication a specific exclusion was made of the land on which the old hospital stands and which we knew to be in every particular best adapted for the new buildings, but which, as first explained, we were not authorized to select without disregarding the request of the Supervisors.

(See minutes of Board of Health meeting held June 15, 1900.)

Opposition to the present site in the Mission was energetically carried on by the late lamented Supervisor Dwyer, under the delusion that a pile of magnificent buildings, costing one million dollars, would be detrimental to the district in which he lived. I believe that it was owing chiefly to his efforts and in consonance with his views that the Board of Supervisors framed the before-mentioned communication which was forwarded to the Board of Health.

At the meeting of the Board of Health held on the 6th of November, I introduced a resolution, which was unanimously adopted rescinding the action previously taken in recommending the Almshouse Tract. Concurrent with this, another resolution, which was also adopted unanimously, recommended to the Supervisors the site of the old hospital as the most suitable for the new buildings.

Climate, economy and accessibility are very important factors that favor the old site.

The Almshouse Tract would be a most inconvenient location for the attending physicians and surgeons who give their valuable services gratis. Especially inconvenient would it be for those patients who most avail themselves of the hospital and who live in all of that district of the city south of Market street. There are very many emergency cases annually treated at the hospital because of the thickly populated Mission District and also because of the accessibility of the present hospital to fac-

ilities and works where a great many hands are daily employed. During a single day of last week there were eight *very serious* surgical emergency cases that received prompt treatment at the hospital. There are about 4,000 out-clinic patients treated annually, exclusive of those who are assigned to beds and remain in the hospital.

What is to be done with the large number of unfortunates should the hospital be moved to some distant point inaccessible to those who so urgently demand medical and surgical attention? These necessary demands would have to be met by establishing *at least TWO EMERGENCY HOSPITALS IN THE MISSION*. Do you not think that from the view-point of civic economy it would be very unwise not to keep the new City and County Hospital on the old site?

To any resident of San Francisco it is obviously absurd to discuss the climatic advantages which the present site enjoys over almost any other situation in this city, and particularly superior is it to that windy, foggy, storm-exposed hill on the Almshouse Tract; a location which in the first instance, I am very sorry to say, was selected through the potency of prejudice acting through political channels.

Yours truly,

(Signed.) VINCENT P. BUCKLEY, M. D.,
Chairman Hospital Committee, Board of Health.

INTERESTS OF THE POOR PARAMOUNT. EMMET RIXFORD, M. D., VISITING SURGEON CITY AND COUNTY HOSPITAL.

The Almshouse Tract is situated on the far side of Twin Peaks, is exposed to the full blast of the winds coming directly off the ocean and is more frequented by fog than almost any other point on the peninsula. It slopes to the north, and in consequence gets less sunshine than it otherwise would, and is exposed to the cold north wind of the winter months.

If the City and County Hospital were situated on the Almshouse Tract it is almost certain that the mortality among its patients suffering from acute pulmonary and kidney troubles would be considerably increased and, because of the cold, the cost of heating the building would be at least doubled. The Almshouse Tract is situated on a hill nearly as high above Golden Gate Park as the top of Telegraph Hill is above the bay, and up this hill ambulances and supply wagons would have to climb.

In choosing a site for a municipal hospital, one consideration should be paramount, namely, the welfare of the sick poor. Such an institution should be easily accessible to those who are most likely to require its services. The records of the City and County Hospital show that the great majority of its patients come from the

EXPERTS FAVOR THE MISSION FOR A HOSPITAL.

manufacturing districts and the water front and from the districts occupied by tenement houses. Promptness of service requires that the hospital shall be located centrally to these regions. In cases of severe illness, such as typhoid fever, pneumonia, peritonitis, diseases and injuries of the brain, etc., transportation in city ambulances and patrol wagons for four or five miles is dangerous in the extreme and in cases of severe fractures, such transportation is little short of torture.

BAD IN EMERGENCIES.

In emergencies which occur within the hospital with considerable frequency, the visiting staff can give much more prompt services if they can reach the hospital by car lines at all hours and in reasonable time. It is a fact, as shown by the reports of public hospitals in various American cities, that patients are kept a third longer in our hospital than in most hospitals of similar class in America, a condition which is due to poorer equipment and inadequate financial support.

If, now, the unfavorable climatic conditions of the Almshouse Tract be added, the expenses of the institution will have unnecessary increase, or the patients have a still poorer service. It is probable that the present needs of the hospital as regards a site would best be served by some location well down town, but it is certain that the manufacturing district will gradually extend out in the Mission and along the bay shore, and hence the present site of the City and County Hospital will be as centrally located as any other. It is easy of access from "downtown," from the Mission and from the Potrero, or from the busy region of the Union Iron Works, sugar refinery, butchertown, etc.

PRESENT SITE LARGE ENOUGH.

Moreover, the present site of the hospital is ample in size for all future needs of San Francisco for municipal hospital purposes. It is conveniently and pleasantly located and its climate is perhaps the best on the peninsula. It is singularly free from fog and wind. No better evidence of its temperate climate can be desired than the wealth of flowers in the hospital garden.

The oldtime prejudice against public hospitals is no longer of meaning, for a modern hospital, properly conducted, is in no sense a menace to the health of its neighborhood and is in no way offensive or objectionable in even thickly populated districts. In fact, in most large cities dense populations have grown up around the public hospitals. And again, during the last ten years a number of new public hospitals have been erected in American cities and central locations have been selected as a matter of choice and in spite of the greater cost of the land. I refer particularly to new hospitals in Chicago, New York and Cleveland.

NEITHER PROPER NOR JUST.

HENRY GIBBONS, JR., M. D.

I do not appreciate the propriety or justice of relegating the poor of the city to undesirable and out-of-the-way corners.

INSTITUTION WOULD DEGENERATE.

REDMOND PAYNE, M. D.

I am convinced that should the new City and County Hospital be located on the Almshouse Tract, the location is so little adapted to the requirements of such an institution it would

soon degenerate into little more than an Almshouse and Home for Incurables. I am decidedly in favor of the present location. This situation is in the warm belt of the Mission, which is no misnomer. It is warmer, dryer and more free from wind and fog than any other portion of San Francisco. Most of those who attend at the hospital are among the best physicians in San Francisco, and they might find it very difficult to give the additional time necessary to reach the Almshouse Tract, and the city would therefore lose their services.

JOLTING OVER ROUGH ROADS.

ALBERT B. MCKEE, M. D.

In case of severe injuries, it is possible to approach the present hospital upon well-paved, chiefly bituminized, streets, while in reaching the Almshouse Tract the patient's chances of recovery would be seriously jeopardized by the long journey over rough roads.

A MINORITY REPORT.

C. A. MCQUESTEN, M. D.

Pure air, elevation, isolation, good drainage, healthy surroundings and all possible up-to-date sanitary conditions are the most important factors in selecting a site for a hospital. For these reasons the Almshouse Tract in this city is, in my opinion, a suitable location and site for the new hospital.

PRESENT SITE IS THE RIGHT ONE.

S. F. LONG, M. D.

I consider the present location of the City and County Hospital the most suitable. The climate is milder, being in the Mission warm belt, the location is more accessible, being nearer the city proper, and the situation is well-known and does not need to be re-established.

PROPOSED LOCATION UNFIT FOR THE STRONG.

J. H. HEALY, M. D., LATE SUPERINTENDING PHYSICIAN, CITY AND COUNTY HOSPITAL.

During my incumbency as Superintending Physician of the City and County Hospital I visited the Almshouse Tract many times. I also visited the above-mentioned site at the request of a prominent firm of architects (this was at the time that the Supervisors had asked for plans for a new hospital). My later visits only corroborated my earlier opinion, viz., that it was a bleak, desolate, foggy, wind-swept locality, inaccessible, inconvenient, with no view to relieve the eye; that it was not fit for a well person, and certainly not for the unfortunate sick. What further impressed me was the fact that immediately I drove to the Mission it was to find sunshine and absence of the disagreeable features mentioned above. The present site is, I understand, owned by the city, it is easy of access either by cars or by private conveyance, patients can be moved with a minimum of danger and discomfort, the situation is healthful and sunny, well out of the line of trade winds and fogs. It is on the easterly side of the Mission district and should not be considered a menace to the health of the neighborhood. On the contrary, it should be considered an addition to that part of the city.

APPROVES THE ALMSHOUSE TRACT.

S. S. KAHN, M. D.

I approve the location mentioned (the Almshouse Tract) for the new City and County

Hospital. The objections that have been raised on the score of wind and fogs must apply equally to the Almshouse itself, and to the French, the German and St. Joseph's Hospitals.

PRESENT SITE SURPASSES ALL OTHERS.

H. B. REYNOLDS, M. D.

The present grounds are in every way desirable. They are commodious, dry, high and comparatively accessible. They are on a sloping ground, and in the warm belt. They are in the center of the district they most serve. Their comparative accessibility insures competent medical attendance.

WHERE THE WINDS BLOW CHILL.

S. P. TUGGLE, M. D.

The City and County Hospital should be so located that its unfortunate inmates could receive the greatest amount of sunshine and fresh air, without being exposed to the chilling winds and fogs that blow directly in from the ocean over the Almshouse Tract.

INVITING A MOST CERTAIN FATALITIES.

W. S. THORNE, M. D.

A charity hospital should be centrally located. To place such an institution so far from the bulk of the population and the center of activity is to entail inexpressible miseries upon the sick and injured and to invite avoidable fatalities. The Almshouse site is too remote. To reach it would be to expose those suffering from severe accidents or acute diseases to almost certain death.

WHERE IT IS NEEDED.

JAMES W. WARD, M. D.

I believe the advantages of the present location surpass those of any other that might be chosen. There is easy access from all parts of the city, especially the railroad section, where accidents are especially numerous, and the existence of but slight grade makes an easy approach. The climatic conditions are most favorable, and the freedom from fogs and winds is greater than in any other part of the city.

DISTANT AND INACCESSIBLE.

ELIZABETH E. KEYS, M. D.

Reason against Almshouse Tract: 1. Bad climate. 2. Distance from the crowded factory and tenement districts. 3. Inaccessibility in cases requiring immediate care. 4. Distance from friends, especially in dangerous cases.

GOOD FOR A WINDBREAK, NOT A HOSPITAL.

MORTON RAYMOND GIBBONS, M. D.

The proposed site (Almshouse) is in a position to act as a barrier to the elements for the protection of the present site. With an electric car line extended to it the round trip would occupy more than two hours from the office district against 55 minutes under present circumstances. The present comparatively short haul of the sick is a sufficient menace to the lives of these sufferers. The objections of holders of property adjacent to the present site should have no weight. They object because they cannot see, through the present picture of make-shift and decay, the monumental improvement which a modern hospital would be.

WHY WE NEED A PARCELS POST.

Work that can be done by the Government Better and Cheaper than by Private Initiative, and That Would be an Incalculable Stimulus to Trade.

By EDWARD BERWICK, President California Postal Progress League.

[The Postal Progress League was organized last May, and has already made gratifying headway toward the attainment of its object. Its officers are: President, Edward Berwick; Vice-Presidents, Governor Pardee; Benjamin Ide Wheeler, President University of California; David Starr Jordan, President Leland Stanford Jr. University; Henry Weinstock; Hon. Elwood Cooper, State Commissioner of Horticulture; Hon. E. E. Schmitz, Geo. W. Emery, R. B. Hale, Hon. Thomas Flint Jr.; Honorary Secretary, M. V. Hartranft, Los Angeles; Treasurer, John S. Dore, Fresno.]

Some months ago, turning over the pages of a British postal guide, I found about thirty of those pages covered with a list of countries with all of which, save one, the United Kingdom had a cheap and efficient parcels post.

The one remarkable exception was the United States.

This, to a citizen of average patriotism, seemed somewhat mortifying. I became interested in the matter of parcels post, domestic and foreign, and looked about for information. Since that time I have been gradually accumulating facts that should prove quite interesting to the merchants of San Francisco.

COMMERCIAL WAR.

Mr. Chamberlain's present campaign for protection of British industries emphasizes the fact that commercial war pervades the world. As in dynastic and territorial wars, victory perches on the banners of the best equipped. No contestant can afford to forego any factor of value in the strife, that his opponent possesses.

One of the most valuable factors in commercial warfare is first-class transportation at the lowest possible rates. For many years Americans have neglected what has been found in other countries probably the most effective agency in this regard. I refer to the post-office.

OUR PUBLIC SERVICE.

This we call a branch of our public service. Gladly acknowledging its great present usefulness, the people are still entitled to ask, "Does this branch of our public service serve the public as fully as it should? If not, why not?"

Some of the things it does at present are as follows:

It carries domestic letters to any postoffice in the Union at 2 cents per ounce and postal cards for 1 cent.

These letters and cards are described as first First Class Postal Matter.

Newspapers and certain serials, sent direct from the publisher to subscribers or agents, are carried for 1 cent per pound; mailed by the general public, 1 cent for 4 ounces.

This is Second Class Matter.

Any printed paper other than that comprised in Class 2 is charged 1 cent for 2 ounces, and, with seeds and scions, constitutes Class 3.

Class 4 includes all other mailable merchandise and is transmitted for 1 cent per ounce, no package to exceed 4 pounds. Thus, a 4-pound parcel costs 64 cents even from Oakland to San Francisco.

Now, in order to realize whether this is the best service to the public that our postoffice can render, let us note, for the sake of comparison, what sort of service is afforded in other lands by their respective postal services.

In the matter of domestic letter postage, Germany transmits 8 1-3 ounces for 2½ cents, Switzerland 8 ounces for 1 cent, and delivers

the same within six miles of the nearest post-office for 1 cent additional. Great Britain handles 4-ounce letters for 2 cents.

In the post charges on foreign mail probably New Zealand leads, having a projected universal rate of 2 cents per ½ ounce. Great Britain has a similar rate in use to and from almost all her colonies and dependencies.

FAR BEHIND IN HANDLING PARCELS.

Newspapers, as Second Class Matter, are carried in the Dominion of Canada at half our rate, viz., ½ cent per pound, and at this rate are transmitted to any part of the United States or United Kingdom. For distances less than 300 miles, ¼ of a cent per pound only is charged.

When we come to parcels of merchandise, and in this description we may as well include all Third and Fourth Class Matter, the United States lags still farther behind other lands in its service of the public. For example, while our postoffice charges 64 cents for a 4-pound parcel from Oakland to San Francisco, Germany carries an 11-pound parcel a distance of 46 miles for 6 cents, or anywhere in Germany or Austro-Hungarian boundaries (a possible 1,500 miles) for 12 cents, and 110 pounds the same distance for 60 cents. Switzerland delivers 11-pound packages at the remotest mountain dwelling for 8 cents and carries 44 pounds to any of her postoffices for 30 cents, landing the same at the house of the addressee for 3 cents extra. This is by no means the limit, anything, live or dead, that will pass through the door of the railroad car being mailable, barring matters dangerous or offensive.

Great Britain's rates run from 6 cents for a 1-pound parcel to 24 cents for 11 pounds, delivered anywhere in the United Kingdom.

WHAT THE LACK OF A PARCELS POST COSTS.

Before leaving this part of our subject let me give two reasons, over and above the question of cheapness, why our country needs an up-to-date parcels post. One of these is the vast superiority in numbers of our postoffices over the offices of the express companies, and second, the better time made by the postoffice. Comparison being noted in 100 parcels by mail and 100 similar parcels by express, the parcels by mail average 20 per cent better time.

As to our foreign parcels post, it is practically non-existent, although millions of dollars are annually lost to American trade for lack of it. One Consul writes from the West Indies estimating a loss of \$2,000,000 in those islands alone. Another writes from Fiume, "I think of no convenience in respect to commercial matters that our Government could offer that would so soon show such profitable return as the institution of a system of parcels post with the East. * * * The United States is noted in the East for the superiority of its small manufactures. Countless catalogues of attractive novelties reach the East,

and the magazines and trade journals convince us that our wants are many; but so complicated, unreliable and expensive are the private express services that one finds it *impractical to send to America for anything* unless the amount of the order is sufficient to justify having the shipment sent by freight. Complaints of loss through the express services are the rule rather than the exception." Of four packages sent by express to his consulate from this country, two never arrived at all, one took nearly six months, and one, a Christmas gift that left Chicago on November 20, reached its destination on July 2 the following year. Mail from New York usually arrived in thirty days.

In 1880 Germany and certain other European powers formed an International Parcels Post Union, from which the United States has continuously stood aloof, having parcels post conventions with only about thirty countries, and these chiefly insignificant. Mexico has such conventions with some 240, at rates such as follow for 11-pound packages: to Algeria, 40 cents; to Belgium, 35 cents; to Denmark, 35 cents; to Holland, 35 cents; to Zanzibar, 60 cents.

MEXICO'S METHODS.

Our sister republic of Mexico has set us a notable example. In granting railroad franchises the stipulation was made (Mexican Code, Article 115, Section VII) that all postal matter and all postal employees on duty should be carried free of charge to the republic. Franchises were for ninety-nine years. At the expiration of this period the roads, with all depots, wharves and accessories (except rolling stock) become the absolute property of the state, which is to take the rolling stock at an appraised value.

Seeing the United States has been less prescient than Mexico in this matter, and seeing also that labor is higher in this country, and distances somewhat greater, some may doubt our ability to emulate other lands in establishing an up-to-date parcels post. The best argument I can oppose to these objections is the argument of accomplished facts. "The proof of the pudding is in the eating." Here is a record of what is now being done, a record of a present postage stamp rate of 25 cents per 11 pounds given by the American express companies to the British postoffice.

With Great Britain the United States, as before said, has no parcels post convention. But Great Britain, realizing that public service is the end for which its postoffice exists, has arranged for its people a semi-private postal system. The British postoffice receives 11-pound packages addressed to any part of the United States.

WHAT THE FOREIGNER PAYS.

These it arranges with the American express companies for a total cost of 75 cents, including transmission from Great Britain across the Atlantic, to deliver in New York, Brooklyn, Hoboken or Jersey City, and to any other ex-

press office in the Union, for 25 cents additional. This means that for the Britisher or American resident abroad the express companies have established a postage stamp rate of 25 cents on 11-pound packages between New York and any point in the United States where they have an office. Thus they will deliver an English parcel in Pacific Grove for 25 cents more than it would cost delivered in New York.

WHAT THE AMERICAN PAYS.

If I want to send from Pacific Grove to New York or from New York to Pacific Grove the same parcel, the same companies charge me \$2.35 for the same service. The foreigner pays 25 cents, the American \$2.35.

WHAT CAN BE DONE.

Now, obviously, the American express companies in making this 25 cent postage stamp rate for the British postoffice are allowing themselves a considerable margin of profit. They don't carry for love of the Britisher. It is, then, quite possible, after paying the railroads, and after reimbursing their own shareholders handsomely, for these companies to carry 11-pound packages anywhere in the Union for 25 cents.

What these companies can do at a profit, our postoffice, properly managed, and seeking no profit, can assuredly do far more easily.

Of course there are many phases of this parcels post question to be discussed. Does it pay? is usually the first query asked on all subjects by business men. Here again reference to the record is the best reply. The profits made during the last fiscal year by various European lands were as follows:

IT PAYS IN EUROPE.

Germany, handling 150,000,000 parcels, made on her posts and telegraphs 53,602,000 marks.

Great Britain, 90,300,000 packages, made on mail transmission £5,038,000.

Switzerland, 1,522,400 francs and France 51,050,900 francs.

Evidently the system pays, and pays well.

Probably another question would be "What is the effect on trade of the parcels post?" Here once more a reference to the present working of the plan in other countries furnishes the most satisfactory answer. It has proved in those countries "an inestimable boon to all classes and an incalculable stimulus to trade." Obviously, the less cost added to the value of goods by transportation the more goods the public has the ability to purchase.

I wrote to an observant friend now traveling in Europe to note specially what effect the parcels post system had on retailers. He replied that it had notably increased their transactions, enabling them to do three times the business on the same capital, and added, "Were there any talk of abolishing the system, these would be the first to object."

OUR REASONS AGAINST IT.

When John Wanamaker was asked why this country had no parcels post he replied, "There are four reasons," and enumerated the four great express companies.

To assert that the interests of the people, and not the interests of the express companies, should dominate OUR PUBLIC SERVICE, the California Postal Progress League has been formed. Its program is to agitate in all possible ways for an up-to-date postal service. It numbers among its Vice-Presidents Governor

Pardee, the Presidents of both our Universities, the Mayor of San Francisco, and some leading members of the Merchants' Association. It wants to attain a membership of at least 10,000, and to that end invites all members of the Association to send in their names and subscriptions (\$1.00) to the Treasurer, Mr. John S. Dore of Fresno.

PUBLIC SENTIMENT MUST DEMAND IT.

Any change in our domestic postal system must be authorized by act of Congress. Colonel Albert Pope has drawn a bill which will be introduced at the earliest opportunity, but some very strong expression of the popular will must be voiced before any such measure can carry

in face of the strong opposition it is sure to encounter from the transportation companies.

Regarding the foreign parcels post, it is already competent for the Postmaster-General, by and with the consent of the President, to enter into parcels post conventions with any countries that are willing to make them.

There is no doubt of the willingness of the countries; it is the unwillingness of the express companies that is the bar. The mighty voice of unanimous, insistent and duly educated public opinion must be heard if any reform is expected; for this alone can overcome official inertia and corporate activity.

The way to effect this is for *you*, dear reader, not to leave it to the other fellow, but for *you* to do YOUR share.

COMMERCE BY PARCELS POST.

Merchants in European Countries Find Modern Mailing Facilities a Great Help in Increasing Exports.

United States Deputy Consul-General Hanauer sends the following from Frankfort, Germany, to the Department of Commerce and Labor:

The increase of 21,100,000 francs (\$4,072,300) in the value of packages sent abroad by parcels post is noteworthy. About four years ago I called the attention of our manufacturers and exporters to the importance of parcels-post facilities with foreign countries and gave a detailed account of the different countries with which Germany had established conventions for sending parcels by mail. I also gave the transportation rates, stipulations as to size and weight of the packages, etc. I pointed out the great advantages which the export trade of Germany derived from these parcels-shipping facilities. The rates by parcels post are much cheaper than by express companies or private transportation means. The facilities are also greater because the packages can be delivered at the local post-offices. In this way the exporter can state to his customer abroad the exact cost of goods ordered, including delivery at the point of destination.

An enterprising manufacturer can send his traveler abroad and take small orders for his products, guaranteeing speedy delivery and low transportation charges when his country has a parcels-post connection with foreign countries. A large exporting business can thus be developed from small beginnings.

Germany and France have greatly increased their export trade by the facilities afforded through their parcels-post treaties.

AUTOMOBILES AND DRY ROADS.

Peculiar Effect of Large Rubber Tires May Cause a Change in English Paving Methods.

In the editorial chat of the *Car Magazine*, of which Hon. John Seot Montague, M. P., is the editor, it is stated that the county surveyor of Surrey has discovered a curious effect that motor-car traffic has on dry roads in dry weather. "The large rubber tires," the surveyor says, "separate the small metal from the large and extract it, so that it is a common occurrence after a dry day to find long length of road, where the surface has been perfect in the morning, covered with a fine, sharp grit, which has been sucked up during the day by India rubber tires." The chairman of the same council says that heavy motors going at a rapid rate tear gravel roads all to pieces, and is in favor of making experiments with a view to discovering a better wearing surface.—United States Consul Marshal Halstead, Birmingham, England.



NEW MERCHANTS' EXCHANGE BUILDING,
Under construction on California Street.

RESOURCES OF A GREAT STATE

Blue Book of the Manufacturers' and Producers' Association is an Impressive Industrial Summary.

The Manufacturers' and Producers' Association has issued an attractive catalogue, in the form of a blue book, of the commercial products of the State, accompanied by a directory of California producers, in such form that it promises to be useful for ready reference not only to the business man, but to the student of the State's resources.

Everything that California can supply, from canned asparagus to battleships, is listed, and with the articles are the names of the firms from which they can be ordered. In addition, a great deal of valuable information about the State is offered in small compass. The book is an impressive summary of the industrial wealth of California. The following notice accompanies the present proof edition:

California manufacturers and producers having products of importance should at once send lists and descriptions of them to the Manufacturers' and Producers' Association, Mills Building, San Francisco, who will make general reference to them without charge in the complete edition of the Blue Book.

DIRECTORS INSPECT THE WATER FRONT.

Officers and directors of the Merchants' Association, with several former directors and a few specially interested citizens, made a tour of the water front on the tug Governor Markham early in the month, to inspect San Francisco's docking facilities and learn what could be done to improve and enlarge them. Besides forming an enjoyable excursion, the trip afforded the means of gathering information valuable to the business men of the port and furnished many of those present with much more definite ideas about the water front than they could have obtained in any other way.

The visitors were the guests of Mr. Charles H. Spear, president of the Harbor Commission, who accompanied the expedition. Mr. L. D. Norton, chief engineer for the Commission, and Mr. C. E. Grunsky, City Engineer, were also of the party and kept it informed of its bearings and whereabouts.

WEATHER BEHAVED WELL.

The day was fine, and the Governor Markham, gay with flags and bunting, left the wharf at the foot of Mission street at 2 o'clock and turned her nose to the southward. Mr. Norton indicated the position of the pierhead line and pointed out the salient features of some of the docks that run out toward it from Mission street to Steuart.

Off the Second-street slip Mr. Spear showed the party where the next section of the seawall is to be built. The slip will be reconstructed at Central Basin, and the seawall will run about 600 feet, off the foot of King street and what would be the projection of Berry street. On the completion of this section two great docks will be constructed at right angles to it, for the accommodation of the Pacific Mail steamers. These docks will be 120 feet wide and 800 feet long, and will probably be two stories high, so that the lighter parts of the cargo can be handled above. Railway lines will be run to each dock, and probably one will be used to discharge cargo and one to take it

aboard, the vessel being breasted over from one pier to the other. The seawall at this point will probably be completed within seven months from the signing of the contract, bids for which are now being received.

"After that," said Mr. Spear, "the work will be continued toward the ferry slips—that is, if the people of the State, at the next general election, vote the two millions of bonds referred to them by the last Legislature. It should be understood that although these bonds must be voted by the State at large, they will be paid for, both in interest and principal, by the revenues of the water front alone. The people should understand this. Unless they do, voters in San Diego, for example, might feel that they were being asked to pay for the improvement of the city of San Francisco. That is not the case. We merely ask that the State shall borrow the money and permit San Francisco to use it and pay it back out of her own water-front revenues.

A GREAT IMPROVEMENT.

"If that is done, there will soon be, between here and the ferry slips, a row of fourteen splendid, uniform, new docks instead of the eight or nine irregular ones we now see. They will reach out to the pier-head line, some of them being 800 feet in length, and will be built on modern cylinder piers filled with concrete, and with iron caps and steel girders."

At Channel street the Markham turned in and ran up as far as the state of the tide would permit. Mr. Spear has decided views as to what should be done here. He pointed out the fact that all the water front is controlled by the State except about 825 feet along the north side of this channel, from Third to Fourth streets, which is private property, and whose owners now have the right to charge what tolls they wish on cargoes discharged at their docks.

"This is not right," said Mr. Spear. "This land should be condemned and brought under the general administration of the harbor front.

The channel is now about 200 feet wide. If 30 feet were taken off each side for wharves there would be but 140 feet left. Except on the north side, between Third and Fourth, where the private owners are in control, the State owns a strip of 30 feet along each bank. It should buy 10 more on either side, which would give it 100 feet, and then, with private control eliminated, business would have a better chance. Some day that will have to be done."

Emerging from Channel street, the Markham stemmed around that portion of China Basin which is being filled in by the Santa Fe Railway, passed between it and Mission Rock, and proceeded to Central Basin, where the party saw the floating docks of the San Francisco Drydock Company. The rock fill in China Basin, viewed from the water and close at hand, seemed an even more extensive and important work than it does on a land view.

OVER TO THE NEW PIER.

The Markham returned to the ferry slips, passed them and ran along the northern seawall about as far as Powell street, affording the party a view of the grain wharves and of river schooners unloading sacks of wheat. From there she crossed the bay to the new Key route pier, and returned thence to her berth. Before leaving for their homes the visitors were taken over the Ferry building and were shown the new slip being constructed at its northern end for the accommodation of the rapidly growing ferry traffic.

Altogether, the little journey was most profitable and enjoyable to all who went. Those present were: President Symmes, Vice-President Wheeler, Directors: Vail, Koster, Benedict, Cole, Hale, Greenbaum, McNicoll, Mauzy, Evelyn, Rossi, Searby, and Secretary King; John M. Foy, secretary of the Harbor Commissioners, and Messrs. Charles H. Spear, L. D. Norton, C. E. Grunsky, George T. Wright, F. M. Todd, Hugo Rothschild, M. S. Kolberg, John E. Quinn, Paul Scholz and James McNab.

ASSOCIATION WISHES SURETY

BONDS PAID FOR BY THE CITY.

Asks Supervisors to Relieve Officials of Insurance Costs, and Claims of Private Bondsmen.

The Merchants' Association has requested the Supervisors to provide for the bonding of city officials out of the municipal revenues. This would relieve the official of the burden of insuring the city against loss through his office, and enable him to conduct his department free from the importunities of his personal bondsmen, who often wish a slice of patronage in return for their risk, and are sometimes able to evade their responsibilities through political influence when a loss occurs.

The Charter permits officials to give the bonds of a surety company, and this has been a common practice. Lately, however, the surety companies have raised their rates, and the city government is threatened with a return of the abuses of the old personal bond system. The Board of Directors feel that it would be much better for the city to relieve its officials of this burden and to permit them to draw

their entire salaries and be under private obligations to nobody in the conduct of their offices.

The request has been made in the following form:

November, 28, 1903.

To the Honorable,
The Board of Supervisors,
City and County of San Francisco.

Gentlemen:—At a meeting of the Board of Directors of the Merchants' Association, held November 27, it was resolved to suggest to your honorable Board the desirability of requiring all city officials who are required by the Charter to give bonds, to give only bonds of well established surety companies, and that the premiums for these bonds be paid by the city.

We are prompted to make this suggestion on account of it having come to our knowledge that, owing to increased cost of insurance in surety companies, many city employees are endeavoring to secure personal bonds, which we consider detrimental to the city's interest, although permitted by the Charter.

The Charter, in fixing the salaries of officials evidently intended them to enjoy the full benefits of such salaries. Inasmuch as the Charter also requires that all officials shall give security bonds, it follows that if they give surety company bonds and pay the premiums, they are forced to lose a portion of the compensation provided and rather than suffer this loss, they will endeavor to give personal bonds.

We contend that it is to the city's interest that personal bonds should not be given, for the following reasons:

1. Citizens are continually importuned to go on bonds as a matter of friendship, thus often unwillingly exposing themselves to a liability.

2. Officers and employees thus place themselves under financial obligations to their bondsmen who, if so disposed, are in a position to demand special favors and privileges from officials, which is demoralizing to the business of the office and embarrassing to a responsible officer who desires to do his duty impartially.

3. When losses occur, sympathy and influence often operate to relieve the bondsmen, and sums due the city are not collected. If surety bonds are given, the officer is independent and free from obligations to any one, and if losses are incurred, payment can be enforced without regard to sympathy for the surety company, as the city is not liable for taking the risk.

4. Personal bonds are often given by the party may transfer his property or become insolvent during the life of the bond.

We believe the city could save a great deal of insurance, as it is simply a matter of time when a possible loss, the surety company would be sure to self again to the city, and the city would have a legitimate expense in the meantime.

We therefore respectfully request that the city require surety bonds and bond premiums be bearing the expense.

Respectfully,
THE MERCHANTS' ASSOCIATION

OF SAN FRANCISCO

FRANCIS SYMMES, President

L. M. KING, Secretary

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.	President.
Thos Day Co.	
ANDREW M. DAVIS	First Vice-President.
The Emporium	
FAIRFAX H. WHEELAN	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.	Treasurer.
Benedict & Turner.	
FOSTER P. COLE	Sterling Furniture Co.
J. A. EVELETH	Eveleth-Nash Co.
M. GREENEBAUM	Greenebaum, Weil & Michels.
R. B. HALE	Hale Bros.
F. J. KOSTER	California Barrel Co.
A. J. MCNICOLL	A. J. McNicoll Elevator Co.
BYRON MAUZY	Byron Mauzy Piano Co.
P. C. ROSSI	Italian-Swiss Agric. Colony.
W. M. SEARBY	Union Drug Co.
ROBERT H. SWAYNE	Swayne & Hoyt.
A. H. VAIL	Sanborn, Vail & Co.
L. M. KING	Secretary and Supt.
GEO. T. WRIGHT	Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

R. B. HALE, Chairman.

F. J. KOSTER	R. H. SWAYNE,
J. A. EVELETH.	A. J. MCNICOLL

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, Chairman.

FOSTER P. COLE,	BYRON MAUZY,
A. H. VAIL,	W. M. SEARBY.

TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman.

M. GREENEBAUM,	A. J. MCNICOLL,
C. S. BENEDICT,	P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.	107 New Montgomery
Baker-Vawter Co.	Mills Bldg
Barrow, Wade, Guthrie & Co.	Mills Bldg
Hassell Audit Co.	Mills Bldg
Janssen, P. Bromley	508 California
Langdon, Walter G.	Hayward Bldg
Phillips, F. G. & Co.	Mills Bldg

ADVERTISING.

Dodge, Al Co., The.	41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.	
	103 Phelan Bldg.

ADVERTISING CARDS.

Stuparich Mfg. Co., The.	8th & Brannan
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AGENTS.

Bancroft, Paul	History Bldg
Taylor, H. H.	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.	209 Market
Hooker & Co.	16 Drumm
Osborne & Co., D. M.	15 Main

ARCHITECTS.

Curlett, Wm.	314 Phelan Bldg
Curtis, John M.	126 Kearny
Angus, Herbert B.	36 Flood Bldg
Meyers, Henry H., and Clarence R.	
Ward	532 Market
Mooser, William & Son	44 Geary
Patt, Charles	40 Montgomery
Reid Bros.	Claus Spreckels Bldg
Shea & Shea	26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.	
	120 Second

ART GOODS.

Cohen, H.	19 Grant Ave
Gump, S. & G.	113 Geary
Sanborn, Vail & Co.	741 Market
Schussier Bros.	119 Geary
Vickery, Atkins & Torrey	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.	
	3 California

ASSAYING.

Pike, Thos. & Son	524 Sacramento
Simonds, Ernest H.	417 Montgomery

AUCTIONEERS.

Risch Auction Co.	319 Sutter
Chase, Fred H. & Co.	1732 Market
Dunkelspiel, J. S. & Co.	115 Bush
Ordway, W. C., Cor. 6th and King	
Spear, E. S. & Co.	31 Sutter

BAGS, HALE ROPE AND BURLAP.

Gulf Bag Co.	709 Front
Schmidt, J. & Co.	115 Drumm

BAKERIES.

Prost, Nicholas	336 Third
Almpkins & Thorp	116 Erie
Young & Swain Baking Co.	2229 Geary

BANKS AND BANKERS.

American National Bank	
	200 Montgomery
Anglo-Californian Bank, Ltd.	
	200 Sansome
Bank of California	400 California
California Safe Deposit and Trust Co.	Montgomery and California
Canadian Bank of Commerce	
	California and Sansome
Central Trust Co.	42 Montgomery
Columbian Banking Co.	
	Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco	600 Market
Donohoe-Kelly Banking Co.	
	100 Montgomery
French Savings Bank	315 Montgomery
German Savings and Loan Society	
	526 California
Hibernia Savings and Loan Society	
	McAllister and Jones
Italian-American Bank	
	518 Montgomery
London and San Francisco Bank, Ltd.	424 California
London, Paris and American Bank, Ltd.	Sutter and Sansome
Mercantile Trust Company of San Francisco	464 California
Mutual Savings Bank of San Francisco	710 Market
Nevada National Bank of San Francisco	301 Montgomery
Rollins, E. H. & Sons	335 Pine
Savings and Loan Society	
	101 Montgomery
S. F. Savings Union	532 California
Security Savings Bank	
	222 Montgomery
Swiss-American Bank	524 Montgomery
Wells, Fargo & Co.'s Bank	
	Sansome and Market
Western National Bank of San Francisco	805 Market

BARBERS' SUPPLIES.

Deckelman Bros.	106 Ellis
Will & Finek Co.	818 Market

BEER BOTTLERS.

Enterprise Bottling Co.	2745 Sixteenth
Fredericksburg Bottling Co.	1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.	126 Fremont
Heins, Alex., Belting Co.	93 Fremont

BICYCLES.

Christoffer, C. M.	528 Stanyan
Leavitt & Bill	309 Larkin
Lee, W. E.	504 Stanyan
Varney, T. H. B.	1331 Market

BLINDS.

Hindes, Edw. B. & Co.	328 Howard
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BILL POSTERS.

Owens, Varney & Green	Market & 10th
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BOILER WORKS.

Eureka Boiler Works	113 Mission
Keystone Boiler Works	
	Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works	121 Howard
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BOOK BINDERS.

Hicks-Judd Co.	23 First
Phillips Bros.	595 Clay

BOOKS AND STATIONERY.

Cary, L. H.	16 Grant Ave
Cunningham, Curtiss & Welch	
	319 Sansome
Elder, Paul	238 Post
Hanak & Hargens	107 Montgomery
Mitchell, E. H.	225 Post
Payot, Upham & Co.	100 Battery
Robertson, A. M.	126 Post
S. F. News Co.	242 Geary
Whitaker & Ray Co., The	723 Market

BOOTS AND SHOES.

Buckingham & Hecht	225 Bush
Cahn, Nickelsburg & Co.	129 Sansome
Eisenberg, Henry	410 Kearny
Heim, F. L.	234 Stockton
Kast & Co.	110 Geary
Koenig, F.	123 Kearny
Kutz, The G. M. Co.	103 Mission
Maier, Chas.	834 Kearny
Nolan Bros. Shoe Co.	312 Market
Philadelphia Shoe Co.	10 Third
Rosenthal's Inc.	107 Kearny
Siebs Shoe Co.	130 Main
Sommer & Kaufmann	28 Kearny
Sullivan, J. T.	20 Fourth
United Workmen's Boot & Shoe Co.	42 Second
Williams-Marvin Co.	569 Market
Young, George H.	117 Bush

BREWERIES.

Burnell & Co.	409 Battery
Hibernia Brewery	1225 Howard
National Brewing Co.	762 Fulton
Union Brewing and Malting Co.	
	18th and Florida
Wunder Brewing Co.	
	Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co.	10 Main
Bauer-Schweitzer, H. & M. Co.	
	632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.	Safe Deposit Bldg
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BRIDGE BUILDERS.

S. F. Bridge Co.	220 Market
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BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.	435 Battery
Harper, F. F. G. & Co.	409 Washington
Heise, Chas. Ed. & Co.	510 Battery
Mattson & Co.	530 Battery
Mayhew, F. E. & Co.	424 Battery
Reed, George W.	500 Battery
Swayne, Hoyt & Co.	426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.	122 Davis
DuVal, W. M. & Co.	221 Front
Maillard & Schmiedell	307 Sansome
Page Bros.	302 California
Wanlorek, M.	412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.	123 California
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BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington	221 Sansome
Barth, J. & Co.	480 California
Girvin & Eyre	426 California
Goldman, Max	312 Pine
Hecht Bros. & Co.	312 Pine
Hellman, A. C.	317 Haywards Bldg
Hirschfeld, C.	79 Nevada Block
Perry, John, Jr.	411 Montgomery
Poltzer & Co.	Clunie Bldg
Poltz, Edward & Co.	403 California
Rehfish & Hochstadter	413 California
Topfritz, Joseph B.	330 Pine

BROKERS—TICKET.

Ottinger, A.	620 Market
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BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.	3178 17th
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BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association	301 California
Pacific States S. L. & B. Co.	410 Pine

BUILDING MATERIALS.

Waterhouse and Price	
	29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.	24 Second
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BUTCHERS.

Baccus, R. T.	
S. W. cor. O'Farrell and Mason	
Bayle, Lacoste & Co.	534 Clay
Boyes, James & Co.	108 Clay
Clayburgh & George	339 Kearny
Decourtieux, A.	529 Merchant
Hofmann & Woenne	735 Market
Katz, F. & Sons	California Market
Poly, Hellbron & Co.	339 Kearny
Patek, F. & Co.	500 Washington
Roberts, W. E.	2817 California
Stone & Ecklon Co., The	236 Sixth
Taaffe, Wm. & Co.	1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.	770 Mission
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CANNED GOODS.

W. G. M. Canning Co.	149 Fremont
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CAPITALISTS.

Bishop, Chas. R.	530 California
Center, John	
N. E. cor. 16th and Shotwell	
Dean, Walter E.	81 Nevada Block
Denman, James	2380 Steiner
Fontana, Mark J.	California and Front
Hayward, Alvinza	532 Market
Hopkins, E. W.	324 Pine
Hopkins, Timothy	Mills Bldg
Levy, H. M.	41 Nevada Block
McDonald, Jasper	Mills Bldg
Moore, A. A. Jr.	Hayward Bldg
Phelan, Jas. D.	Phelan Bldg
Poniatowski, A.	Crocker Bldg
Pope, George A.	Hayward Bldg
Schmidt, John A.	425 Ellis
Smith, F. M.	101 Sansome
Spreckels, Claus	327 Market
Spring Valley Water Works	
Geary and Stockton	
Thompson, R. R.	503 California

CARPENTERS AND BUILDERS.

Murray, S. C.	632 Howard
Robinson & Gillespie	407 Sutter

CARPETS.

Gullixson Bros.	955 Market
Hulse, Bradford & Co.	760 Mission
Schlueter & Volberg	217 Sutter
Walcom, Geo. & Co.	402 Sutter
Walter, D. N. & E. & Co.	529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works	
	329 Guerrero
Spaulding, J. & Co.	353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.	Palace Hotel
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CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Sons. 651 Howard
O'Brien & Sons.
..... Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
..... Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
..... Rialto Building

CENETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
..... 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
..... San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 750 Market
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cahen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunst, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstader, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Callleau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Golden Gate Cloak and Suit House.
..... 1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roes Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Steuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Cantley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
..... Broadway and East
Peahody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 605 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford, W. G. & Co. 214 East

CODFISH DEALERS.

Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
..... Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Biagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Christy & Wise Com. Co. 213 Market
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
Dennison, Fieweger & Co.
..... 117 Sacramento
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Eveleth-Nash Co. 422 Front
Freltas, M. T. & Co. 325 Front
Galli, A. Fruit Co. 516 Sansome
Garcla & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barberi. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co. 132 Market
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenlime & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haigh, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hillens, F. 200 Davis
Hilmer & Bredhoff. 36 California
Hulme & Hart. 650 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle & Co. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William. 419 California
Lichtenberg, R. 303 California
Loalza, W. & Co. 218 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
..... 215 Washington
Martens, Read & Co. 303 Front
McDonogh & Runyon. 416 Davis
McLeod, Daniel. 321 Bush
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Montealegre & Co. 410 Hayward Bldg
Pettigrew, John M. 212 Sansome
Phillips, M. & Co. 20 Pine
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss, Louis & Co. 310 Sansome
Southern Pacific Milling Co.
..... 224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Van Husen & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harrold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfen, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Gullett, Chas. 905 Larkin
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort. 35 Main
Strohmeler, W. A. & Co. 1006 Market
Seidl, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Herbert & Vogel.
..... N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
..... 14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
..... California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
..... East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
..... Broadway and Battery
Pacific Coast Biscuit Company.
..... 601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Angle-American C. & G. Co. 108 Pine
Cowen-Helneberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternhelm, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
..... 203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.
..... 323 Front

DRIED FRUITS.

Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 231 Sutter
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
..... S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Week Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
City of Paris Dry Goods Co., The.
..... Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 495 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Sachs Bros & Co. Sansome & Bush
Samuels Lace House Co., The D.
..... 235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Saverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
..... Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.
..... 1000 Van Ness ave.
Head's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Electric Co. Crossley Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
..... 107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission
Marwedel, C. W. 53 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Frank & Parodi Co. 31 Geary
Canapa, Antonini & Co. 211 Sutter
Cohn, Chas. C. 306 Sutter
Jacquemet, J. & Co. 506 Eureka
Jaeger, P. C. 236 Sutter
Leopold & Ephraim. 35 Post
Matraia & Bertrand. 132 Powell
Motroni Bros. 2332 Fillmore
Pelicano, Frank & Co. 225 Kearney
Rossi & Rosala Co. 15 Geary
Serveau Bros. 2110 Fillmore
Shanahan Florist Co. 107 Powell
Shibley, Frank P. 311 Sutter
Siewers & Boland. 25 Post
Vayr & Goldstone. 105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen Furniture Co. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattosien Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
..... 324 Parrott Bldg
Yawman & Erbe Mfg Co.
..... Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoeflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
..... 5 Front

GAS FIXTURES.

California Gas Fixture Co. 330 Post
Day Co., Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 516 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Mass, Geo. A. 101 Post
Smith, W. M. 200 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Back, F. J. 791 San Jose Ave

GRAPHOPHONES AND PHONO-GRAPHS.

Colman Phonograph Co. 125 Geary

GROCERS.

Babo, Newman & Kronberg 1447 Polk
 Chasson, C. 1240 and Capp
 Chas. Co. 1011 Mission
 Ehrman, M. & Co. 1114 Front
 Fogg & McMillan 15th and Mission
 Goldberg, Bowen & Co. 132 Pine
 Granucci Bros. 1521 Front
 Haas Bros. 109 California
 Hartner, Hayes & Co. 216 Front
 Hollmann, Henry 2895 Mission
 Irvine Bros. 1302 Polk
 Lennon, John A. 315 Clay
 Meyer, A. & Co. 16 Sacramento
 Parks Bros. & Co. 115 McAllister
 Rathjen Bros. 39 Stockton
 Ring Bros. 19th and Castro
 Rothschild, John & Co. 115 Sacramento
 Smith's Cash Store 27 Market
 Sussman, Wormser & Co. S.E. cor. Market and Main
 Tillman & Bendell 327 Battery
 West, Elliott & Gordon 31 Sixth
 Wellman Peck & Co. 201 Market

GUNS AND AMMUNITION.

Becker, Phil B. Co. 114 Second
 Bremer, O. A. 829 Kearny
 Clabrough, Golcher & Co. 538 Market
 E. E. Drake 86 First
 Shreve & Barber 739 Market
 Winchester Repeating Arms Co. 127 First

HARDWARE.

Baker & Hamilton 2 Pine
 Bennett Bros. 35 Sixth
 Brown, Chas. & Son 897 Market
 Brownlee, J. P. 1612 Market
 Dunham, Carrigan & Hayden Co. 19 Beale
 Froelich, Christian 202 Market
 Holbrook, Merrill & Stetson 235 Market
 Hs. J. G. & Co. 814 Kearny
 Lloyd-Sevel Iron Works 159 Fremont
 Marwedel, C. F. 58 First
 Montague, W. W. & Co. 399 Market
 Montanya, J. De La Co. 696 Battery
 Mossford, Moses 3885 21th
 Pacific Hardware and Steel Co. Mission and Fremont
 Palace Hardware Co. 603 Market
 Philpott & Plummer 823 Market
 Rosekrans, H. & Co. 511 Sixth
 Rulfs, A. 1404 Market
 Smith, Peter A. 614 Fourth
 Tay, Geo. H. Co. 49 First
 Taylor & Spotswood Co. 135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co. 122 First
 Leibold Harness Co. 211 Larkin

HATTERS.

Collins & Co. 1018 Market
 Colman Co. 130 Kearny
 Fisher & Co. 9 Montgomery
 Kline, Louis & Co. 106 Bush
 Lundstrom, K. A. 605 Kearny
 Meussdorffer K. & Son 8 Kearny
 Triest & Co. 116 Sansome
 Union Hat Co. 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros. 214 Pine
 Chase, W. W. Co. 1938 Market
 Ellis, H. C. & Co. 105 Steuart
 Goss, Chas. E. 2100 Mission
 Meyer, Albert 2303 Geary
 Morrow, Geo. & Co. 393 California
 Scott & Magner 615 Sixth
 Somers & Co. 564 Sixth
 Vermell, J. L. 3112 Mission

HEATING & VENTILATING.

Barnett-Park Co. The 214 Pine
 Gannett, J. G. & Co. 545 Mission
 Royal Heating Co. Inc. S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin 126 Geary

HOTELS.

California Hotel Bush near Kearny
 Elsmere, Hotel 418 Sutter
 Holm & Saxtorph, Baldwin House 130 Ellis
 Kingsbury, George W. 1166 Hesse
 Kirkpatrick John C. Palace Hotel
 Occidental Hotel 111 Montgomery
 St. Nicholas 11th and Hayes
 Turpin, F. L. The Reg. 1126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co. 22 Second

ICE DEALERS.

Consumers' Ice Company 47 Front
 Merchants' Ice and Cold Storage Co. Lombard and Sansome
 Union Ice Co. 735 Front

INSURANCE.

Abbel & Bruckman 29 S. 1st
 Alliance Assurance Co. 116 California
 Ladden & P. 313 California
 Berthel, Co. 423 California
 Butler & He. 113 California
 Central Assurance Co. 156 Front
 Gr. 12 H. 27 S. 1st
 Davis, J. B. P. 11 S. 1st
 Doring, Geo. 11 S. 1st
 Fidelity & Co. 8 California
 Firemen's Fund Insurance Co. 11 S. 1st
 German Ins. Co. 11 S. 1st
 Grant, Geo. 11 S. 1st
 Guttle & Frank 11 S. 1st
 Herald, Rudolph Jr. 11 S. 1st
 Ins. Co. of North America 412 California
 Landers, William J. 205 Sansome

Liverpool & London & Globe Ins. Co. The 422 California
 Manheim, Dibbern & Co. 217 Sansome
 Milwaukee Mechanics' Ins. Co. 410 California
 N. Union & Kingston 501 Montgomery
 New York Life Ins. Co. 1115 Mills Bldg
 New Zealand Ins. Co. 312 California
 Norwich Union Fire Ins. Society 314 California
 Pacific Mutual Life Ins. Co. of Cal. Montgomery & Sacramento
 Pacific Surety Co. Safe Deposit Bldg
 Parker, Chas. M. T. 409 Mutual Savings Bank Bldg
 Potter Edward E. 412 Pine
 Preferred Accident Insurance Co. Mills Bldg
 Shields, A. M. Crocker Bldg
 Stovel, C. J. 411 California
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W. 315 Safe Deposit Bldg
 Voss, Conrad & Co. 204 Sansome
 Watson, Taylor & Sperry 322 Pine
 Watt, Rolla V. Pine & Sansome
 Wilson, Horace 201 Sansome

IRON WORKS.

California Iron Yard 640 Second
 Morton & Hedley 215 Harrison
 Vulcan Iron Works 505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co. 214 Post
 Nippon & Company 507 Dupont
 Solomon, C. Jr. 422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. 13 Sansome
 Mendelson Bros. 7 Battery

JEWELERS.

Baldwin Jewelry Co. 844 Market
 Brittain & Co. 120 Geary
 California Jewelry Co. 134 Sutter
 Carrau & Green 220 Sutter
 Eisenberg, A. & Co. 126 Kearny
 Elgin National Watch Co. 206 Kearny
 Fershtand, Theodore 126 Kearny
 Glindeman, W. 5 Third
 Grenzweige, George & Co. 206 Kearny
 Hall, A. L. & Son 643 Market
 Huguenin, Adolph 824 Market
 Isaacs, Abe 343 Kearny
 Judis, Alphonse Co. Mutual Sav Bk Bldg
 Nordman Bros. 134 Sutter
 Phelps & Adams 120 Sutter
 Radke & Co. 118 Sutter
 Schneidewind, H. J. 822 Valencia
 Schussler, M. & Co. 713 Market
 Schwartz, K. G. 502 Battery
 Schweitzer, Joseph 707 Market
 Shreve & Co. Crocker Bldg
 Sorenson, James A. Co. 103 Sixth
 Vanderslice, W. K. & Co. 136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinschenk 220 Sutter
 Muhs & Lochbaum Co. 208 Sutter

KNITTED GOODS.

Gantner & Mattern Co. 20 Post
 Pfister, J. J. Knitting Co. 60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. 134 Post
 Magnin & Co. 920 Market
 Marks Bros. 1210 Market
 Rosenthal, S. & Co. 937 Market

LADIES' TAILORS.

Flamm, G. 1435 Polk
 Gardner, A. 2012 Fillmore
 Lowenthal & Co. 914 Market
 Rothschild, M. 526 Sutter

LAMPS.

Boesch Lamp Co. 585 Mission
 Bauer Lamp & Reflector Co. 510 Mission

LAUNDRIES.

La Grande Laundry 23 Powell
 S. E. Laundry Association 131 Ellis
 S. S. Laundry Association 3111 Sixteenth
 White Star Laundry 330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard 2390 Market

LAUNDRY MACHINERY.

Tray Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Barnett Whitney Co. 612 California

LEAF TOBACCO DEALERS.

McClurg & Co. 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

H. & C. 401 Front
 H. & C. 109 Battery
 H. & C. 209 Mason
 H. & C. 105 Battery
 H. & C. 105 Washington
 H. & C. 582 Mission
 H. & C. 205 Clay

LIME AND CEMENT.

Coca P. 11 S. 1st
 Hahn, J. 14 Sacramento

LITHOGRAPHERS.

Benton & Rex 325 Commercial
 Galloway, Litho. Bldg. Co. 410 Sansome
 Meta 1 Bldg. & Co. 248 Bryant
 Bosch, Louis Co. 5 Sansome
 Union Litho. Co. 5 Sansome

LIVERY STABLES.

Clemens, C. J. 11 S. 1st
 Kelly, Thos. & Sons 1029 Pine
 Nolan, John & Sons 1611 California

LUMBER DEALERS.

Albion Lumber Co. 33-34 Crocker Bldg
 Blyth & Trott Spear and Mission
 Caspar Lumber Co. 210 Hayward Bldg
 Dodge, E. J. Co. 6 California
 Doe, Chas. F. & Co. 133 Spear
 Dolbeer & Carson 10 California
 Gage, Mills & Co. 330 Market
 Gray's Harbor Commercial Co. 237 California
 Hammond Lumber Co. Hayward Bldg
 Hihn, F. A. Co. Santa Cruz
 Hooper, C. A. & Co. 204 Front
 Hooper, F. P. & J. A. 4 California
 Jones, Richard C. & Co. 739 Bryant
 Meyer, Adolph 1510 Devisadero
 Pacific Lumber Co. Rialto Bldg
 Pope & Talbot 314 California
 Renton, Holmes & Co. Mills Building
 Scott & Van Arsdale L. Co. Fifth and Brannan
 S. F. Lumber Co. Third & Berry
 Sierra Lumber Co. 320 Sansome
 Simpson Lumber Co. 14 Spear
 Slade, S. E. Lumber Co. 6 California
 Truckee L. Co. of S. F. 6 California
 Union Lumber Co. Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co. 347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. 322 Howard
 Cal. Hydraulic Engineering and Supply Co. 17 Fremont
 California Engineering and Construction Co. 907 Rialto Bldg
 California Tool Works 143 Beale
 Cyclops Iron Works 223 Main
 Evans, C. H. & Co. 183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert 108 Main
 Harron, Rickard & McCone 21 Fremont
 Henshaw, Bulkley & Co. Fremont and Mission
 Martin Pipe & Foundry Co. 33 New Montgomery
 Meese & Gottfried Co. 167 Fremont
 Moore, Chas. C. & Co. First and Mission
 Pacific Tool and Supply Co. 467 Mission
 Pennington, Geo. W. Sons, Inc. 313 Folsom
 Ralston Iron Works 222 Howard
 Tatum & Bowen 34 Fremont
 The Compressed Air Machinery Co. 26 First
 Union Iron Works 222 Market

MANUFACTURERS' AGENTS.

Eberhard Co. The Geo. F. 12 Drumm
 French & Linforth 308 Market
 Hughson & Merton 105 Front
 Robinson, Geo. H. 226 Bush
 Young, Carlos G. 23 Davis

MATTRESSES AND UPHOLSTERY.

Schrock, W. A. 21 New Montgomery
 Crescent Feather Co. 510 Washington

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons 123 Montgomery
 Baume, Fred J. 1608 Market
 Bullock & Jones Co. 106 Sutter
 McNamara & Moran 7 Battery
 Cluett, Peabody & Co. 582 Mission
 Greenebaum, Well & Michels 17 Sansome
 Hagsen & Elrick Market & Third
 Keller, M. J. Co. 1028 Market
 Meyerstein Co. 6 Battery
 Morgan Bros. 229 Montgomery
 Rogerson, J. C. 535 Valencia
 Schoenfeld, Adolph 1334 Market
 The Toggery 628 Market

MERCHANT TAILORS.

Francis & Co. Alto Bldg. Kearny & Bush
 Growall, W. L. Co. Mut. Sav. Bk. Bldg.
 Harshall, Abe 12 Kearny
 Lemos, Leon 1117 Market
 Lyons, Charles 721 Market
 Pohelm, J. T. 1110 Market
 Reid, John & Son 78 Geary
 Smith, J. 906 Market

METAL WORKS.

American Can Co. 214 Mission
 Finn, John Metal Works 313 Howard
 Pacific Metal Works 139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co. 645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson 1228 Folsom
 Cal. Milk Producers' Assn. 428 Turk
 Jersey Farm Co. 851 Howard
 Loewe, Wm. G. 624 Russia
 S. F. Cream Depot 1929 Mission
 Standard Milk Co. 123 Sixth

MILLINERY.

Hinz & Landt 543 Market
 Holm & Nathan 512 Market
 Muller & Raas Co. New Montg. & Mission
 Spencer & Mitau 1026 Market
 Topf, R. L. & Co. 545 Market
 Zobel, Lud. Co. 919 Market

MILLWRIGHTS.

Dibert Mfg Co. 225 Mission

MINERAL WATERS.

Eggers, Chas. & Co. 118 Eureka
 Mt. Shasta Mineral Spring Co. Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co. Mills Bldg.
 Bourn, W. B. 401 California
 Bourn, John W. 310 Pine
 Quarre, Geo. Cal. Safe Deposit Bldg.
 Ralston, W. C. 331 Pine

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co. 597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co. 2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M. 109 Sansome

OILS.

Porter, W. S. Hayward Building
 Standard Oil Co. Rialto Building
 Weed, F. E. Sec'y Lion Oil Co. 121 Geary

OPTICIANS.

Berteling Optical Co. 16 Kearny
 California Optical Co. 205 Kearny
 Chinn-Beretta Optical Co. 991 Market
 Haskell & Jones Co. 243 Grant ave
 Hirsch & Kaiser 7 Kearny
 Kahn, H. & Co. 642 Market

OYSTER DEALERS.

Darbee & Immel 30 Union Sq. Market
 Morgan Oyster Co. The 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association 308 Market

PAINTS AND OILS.

Bass-Hueller Paint Co. 816 Mission
 Cal. Paint Co. 236 First
 Clinch, C. G. & Co. 7 Front
 Fuller, W. P. & Co. Pine and Front
 Magnier Bros. 215 California
 Nason, R. N. & Co. 115 Front
 Whittier-Coburn Co. 20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons 729 Devisadero
 Brace, N. 447 Valencia
 Davis, H. 236 Powell
 Downing, Thomas, Inc. 615 Mission
 Fraser, John P. 418 Post
 Johnson, Joseph A. 517 California
 Stader, C. Glen Park
 St. Denis, J. & Co. 320 Sutter
 Stein, M. 30 Sacramento
 Swan, J. S. 717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory 14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co. 707 Front
 Union Bag and Paper Co. 406 Front
 Union Pulp and Paper Co. 410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. 520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P. 941 Howard
 California Flg Syrup Co. 392 Church
 Law, Herbert E. Rialto Bldg
 National Pharmacy Co. 214 Townsend

PHOTOGRAPHERS.

Taber Photo Co. 121 Post
 Vaughan & Keith 110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong 621 Clay
 Sunset Photo & Engraving Co. 106 Union Square ave
 Union Photo Engraving Co. 144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. 109 Montgomery
 Kirk, Geary & Co. 112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co. 931 Market
 Curtaz, Benj. & Son 20 O'Farrell
 Kohler & Chase 28 O'Farrell
 Mauvais, The Zeno Music Co. 769 Market
 Mauzy, Byron 308 Post
 Pommer-Eilers Music Co. 653 Market
 Paige Piano Co. Post & Stockton
 Sherman, Clay & Co. 139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co. 509 Commercial
 Loeffler, John 422 Fifth
 Pacific Vinegar and Pickle Works 122 Davis

PLANING MILLS.

Birth, L. H. 709 Bryant
 Hansen, A. Berry, near Sixth
 Townley Bros. 18th and Folsom

PLUMBERS.

Allen & Allen 1151 Mission
 Ickelheimer, S. & Bro. 20 Geary
 Murray Bros. 623 Sacramento
 Snook, Wm. & Son 554 Clay
 Wilson, W. F. 328 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co. 211 Clay
 Buttgenbach, Joseph 336 Fourth
 Cudahy Packing Co. 125 California
 Heineman & Stern 906 Larkin
 Roth, Blum & Co. 201 California
 South S. F. Pack. & Prov. Co. 117 Davis
 Western Meat Co. Sixth and Townsend
 Wilfert Bros. 1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A. 526 Montgomery
 O'Brien & Spotorno Cal Market
 Tiddy, Richard Spreckels Market

POWDER WORKS.

The California Powder Works 330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau....230 California
.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Cubery & Co.....587 Mission
Dempster Bros. Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento
PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D.....Crocker Bldg.
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co.....
.....103 Phelan Bldg
PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.....
.....149 First
Jackson, Byron Machine Works.....
.....411 Market
Stilwell-Bierce & Smith Vaile Co.....
.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co.....484 California
Surrey, F. B.....138 Montgomery
Umben, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....513 California
Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....
.....416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tschau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....305 Larkin
West Coast Rubber Co.....102 First
Winslow, C. R. & Co.....44 Second

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....81 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O.....48 Ellis
Ulman, Seeligsohn & Brown.....17 Battery

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

Heininger, C. P. & Co.....535 Market

Fischbeck & Gloom.....214 Sacramento

Lille, Charles.....
.....N. W. cor. Bay and Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

G. J. Becht Company.....572 Geary

G. J. Becht Company.....572 Geary

Belfast Ginger Ale Co. Union & Octavia

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.....
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES

Graham, James Mfg Co.....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....Flood Bldg
Hloppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth

Long Syrup Refining Co.....
.....Eighth and Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

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Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Empire Milling Co.....226 Clay

Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co.....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

UPHOLSTERY.

John Hoey.....718 Mission

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros, Lmtd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

Holt Bros. Co.....30 Main

WAGON AND CARRIAGE MATERIALS

Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lemman Bros.....Townsend and Japan
Lombard Warehouse Co., Inc.....
.....225 Fremont
S. F. Warehouse Co.....41 First

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co.....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.....Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....
.....434 Bryant
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotelling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.....
.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John.....California and Sansome
Lyons, E. G. & Rass Co., The.....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martindale, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore-Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co., Folsom and Army
Pike, E. D. & Co.....213 Battery
Rathien Co., The.....46 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Slebe Bros. & Plagemann.....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
W

WORK OF THE DIRECTORS.

Five meetings of the Board of Directors and two committee meetings have been held during the month.

The following seventeen new members have been added to the roll:

Hassell Audit Co., auditors.....Mills Building
John Hoey, upholstery.....718 Mission
F. B. Surryhne, real estate.....138 Montgomery
California Glove Co., glove manufacturers....
.....25 Battery
James A. A. McCullough, contractor and
builder.....1229 Guerrero
Van Husen & Co, commission.....
.....Davis and Washington
James Graham Mfg. Co., stoves and ranges..
.....14 Second
Frank Pelicano & Co., florists.....225 Kearny
F. C. Jarger, florist.....236 Sutter
Motroni Bros., florists.....2332 Fillmore
Matraia & Bertrand, florists.....132 Powell
Antonini Canepa & Co., florists.....211 Sutter
Leopold & Ephraim, florists.....35 Post
Rossi & Rosaia Co., florists.....15 Geary
Charles C. Cohn, florist.....206 Sutter
Frank & Parodi Co., florists.....31 Geary
Serveau Bros., florists.....2110 Fillmore

INSPECTION OF THE WATER FRONT.

A personal inspection of the water front was made by the entire Board of Directors on October 30th, for the purpose of gaining a clearer idea of the present condition of the harbor facilities and what improvements are most necessary to provide adequately for our increasing commerce. A description of the trip will be found in another column.

SITE FOR THE NEW HOSPITAL.

Believing that there are grave doubts whether the site on the Almshouse Tract, where it is proposed to construct the new City and County Hospital, is suitable for such an institution, the Board resolved to secure an expression of opinion on this matter from the physicians of the city.

This vote is now being taken and the results are given at length in the columns of this REVIEW.

COMPRESSED AIR CLEANING MACHINES.

An objection having been raised to the use of compressed air cleaning machines on public streets, the Board of Directors caused inquiry to be made from city officials elsewhere, regarding the use of such appliances. It having been found that there were no objections to their use in other cities and that the general expression of opinion from disinterested parties was strongly in their favor, the results of the investigation were submitted to the Board of Supervisors, together with the following letter:

To the Honorable,

The Board of Supervisors,
City and County of San Francisco,

Gentlemen:—A few weeks ago we asked your honorable Board to postpone action upon a proposed ordinance prohibiting the use of compressed air cleaning machines upon the public streets upon the grounds that they were dangerous to the public safety, until we could investigate this matter in other cities where similar machines are used, and ascertain what has been the experience of these cities, and whether such complaints were well grounded.

For your information, we respectfully submit herewith replies from the following cities where the machines are used: Los Angeles, Portland, Ore., Milwaukee, Chicago, Springfield, Ill., Denver and Colorado Springs.

As these communications are from city officials and well known commercial bodies, they may be considered unbiased. We also have a number of letters from carpet cleaning companies using these machines in these and other cities, all of which

state that no opposition has been made to such machines in any of their cities, but, as these parties are, of course, interested in the matter, we do not submit their replies, which, however, are at your service if desired.

In view of the fact that this method of house-cleaning is unquestionably a great improvement from a sanitary point of view and also a very great convenience to citizens generally, it seems to us that the use of such machines should not be entirely prohibited, unless it can be conclusively shown that the public safety is endangered, which the evidence in this and other cities shows is not the case. The use of sand blast machines for cleaning the outer surface of our stone buildings, comes under the same class, and must also then be prohibited, which would result in preventing the improvement of the appearance of the city.

As we have been unable to find a single city where such use is prohibited or subjected to unjust regulations, there seems no good reason why San Francisco should not put herself in line with these cities and permit the public to have the benefit of a system which is certainly a great improvement on old methods. Inasmuch as these machines temporarily occupy a portion of the public streets, it seems proper that they should return an equivalent benefit to the city in the way of a reasonable license tax per machine.

Thanking your honorable Board for postponing action in this matter until we could procure and lay before you this data, we remain,

Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,

FRANK J. SYMMES, President.

L. M. KING, Secretary.

BAD CONDITION OF CITY CEMETERIES.

The following communication has been sent to the Supervisors, calling attention to the neglected condition of the City Cemeteries:

To the Honorable,

The Board of Supervisors,
City and County of San Francisco,

Gentlemen:—We respectfully call your attention to the present neglected condition of the city cemeteries, situated near Point Lobos. While burials are no longer permitted there, and many of the remains are being disinterred, as long as these grounds are in fact cemeteries, proper respect for the dead requires that these places should be maintained in a neat and orderly condition. Their present condition is a discreditable reflection upon the city which we are sure your honorable Board would not permit if you were personally acquainted with the appearance of these grounds. At the present time, they are not even fenced and no one, apparently, is responsible for their care.

We respectfully suggest that your honorable Board have these cemeteries inspected by the proper official or department and a report made showing present condition, together with recommendations of what is necessary to place and maintain these grounds in a condition to which their use entitles them and that provision for this be made in the next tax levy.

Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,

FRANK J. SYMMES, President.

L. M. KING, Secretary.

MODERN MOTIVE METHODS FOR GEARY STREET RAILROAD.

The following communication has been sent to the Supervisors recommending improved systems of motive power for the Geary-street Railway:

To the Honorable,

The Board of Supervisors,
City and County of San Francisco,

Gentlemen:—In recommending your honorable Board should decide upon a new franchise for a street railway on Geary street or award a long term lease for the same, we respectfully ask that one of the conditions of such franchise or lease shall be that only grooved or flange rails shall be used, and that the motive power shall be the

underground conduit electric system, storage batteries, or compressed air, and that in no event shall trolley poles or overhead wires be used east of Central avenue.

The investigation and report of the City Engineer on the use of the underground conduit electric system in Eastern cities, together with our own knowledge and recent investigations of the subject, satisfy us that such a system is working successfully under conditions more adverse than those in San Francisco, and is far superior to our present system.

Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,

FRANK J. SYMMES, President.

L. M. KING, Secretary.

A WORD OF APPRECIATION.

The work that the San Francisco Merchants' Association is doing for the good of the city cannot be too highly commended. In this work there can be no thought of advantage to the members personally, although of course all the merchants benefit by making the city a better place in which to live. To the ordinary citizen, however, the good that this body has accomplished cannot fail to appeal.

An organization such as the Merchants' Association, whose objects are so commendable, should not be undervalued by the public, and the many benefactions for which the city of San Francisco is indebted to the body here should not be passed unnoticed, nor proper credit for the same denied. It is highly essential that the citizens of San Francisco render their hearty support to this body in all things, as every measure that the Association supports means one more solid rock in the substantial foundation of the "New San Francisco."—*Pacific Coast Merchant*.

If there is a push-cart ordinance in this city it sadly needs enforcement. Too many of these plain but useful vehicles are trundled along the sidewalks to the peril of pedestrians' shins in the down-town section. They should be made to keep to the streets.

The municipal lighting plant of Piteairn Borough, Penn., furnishes each subscriber one incandescent lamp for his front porch free of charge.

The picture of the New York Isle of Safety with its electrolier, printed in the last "Review," was erroneously credited to the "Municipal Journal and Engineer," whose editor kindly obtained it for us. It appeared in the "Review" through the courtesy of the "Bulletin of the New York Edison Company."

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, Editor

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. *

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. *

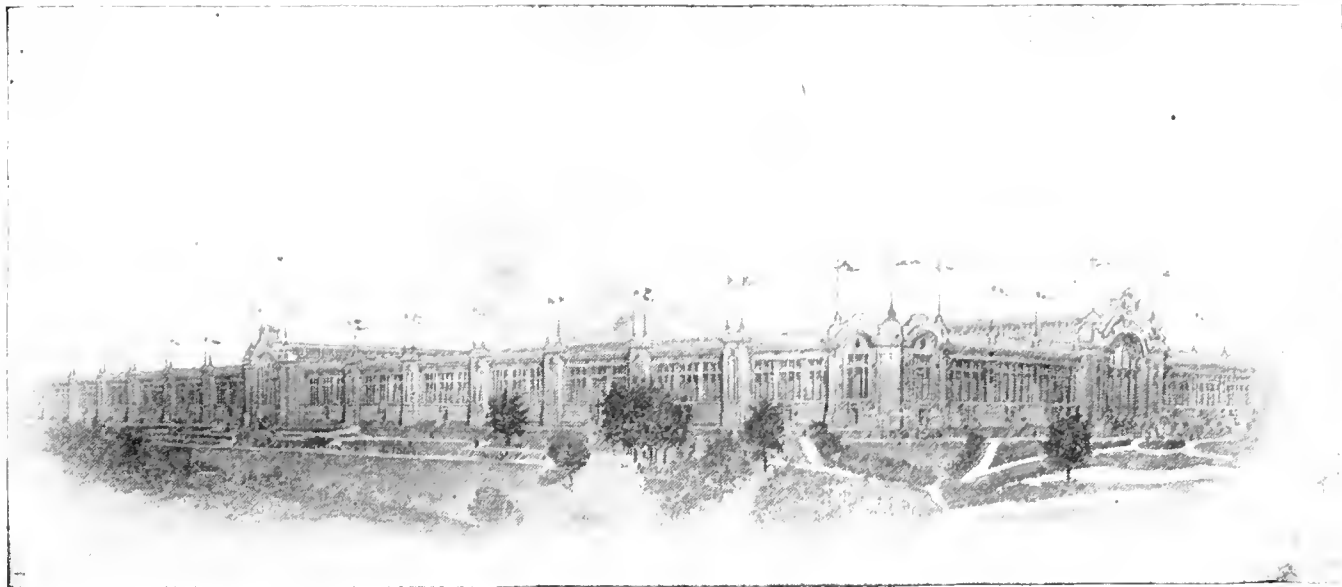
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Vol. 8.

SAN FRANCISCO, CAL., JANUARY, 1901.

No. 89.

The
Agricultural
Building
at the
St. Louis
Fair



Where
San
Francisco's
Exhibit
will be
Installed

ASSOCIATION'S ANNUAL BANQUET ASSURES SUCCESS TO SAN FRANCISCO'S EXHIBIT AT THE ST. LOUIS FAIR.

Whatever doubt may have existed about San Francisco's disposition to raise \$40,000 for a proper exhibit at San Louis of her commercial supremacy on the Pacific Coast and her commanding position in the path of Asiatic trade, must have been dispelled by the spirit evinced at the Sixth Annual Banquet of the Merchants' Association, at the Palace Hotel on the evening of December 8th. The largest available banquet hall in the city was crowded to the walls by over 400 representatives of the business community, city officials, and distinguished guests from points throughout the State, all of whom manifested unreserved enthusiasm over San Francisco's advantages and prospects, and the opportunity presented by the Exposition to show them to the world. At the speakers' table were the Board of Supervisors, several city officials and heads of municipal departments. Mayor Schmitz sat at the toastmaster's right, and participated in the discussion that followed the regular program. Mr. De Young, proprietor of the San Francisco "Chronicle," was called upon from the floor and responded in a forceful extemporaneous address. The subject in general, and the urgent need of making a fitting display, were ably presented by Mr. John McNaught, managing editor of the San Francisco "Call," Mr. W. H. Mills, of the Southern Pacific railway, and Mr. J. A. Filcher, California Commissioner to the Exposition. When the gathering adjourned it was generally conceded that if the Association had wished to depart from its usual custom, and circulate a subscription list then and there, the whole amount needed might have been raised on the spot.

The program was opened by President Symmes, who referred to some of the more conspicuous public services of the Merchants' Association, called attention to the necessary functions of such civic organizations in a modern political community and indicated some of the work to be done in the future in order that San Francisco may become a greater, wealthier and more powerful municipality.

BUILDING UP A GREAT CITY.

President Symmes Indicates what Things Are Necessary to the Real Growth and Prosperity of San Francisco.

President Symmes acted as toastmaster at the Sixth Annual Banquet of the Merchants' Association, and after members and guests had disposed of the excellent menu provided, he arose and said:

It gives me great pleasure to welcome you to our sixth annual dinner. Our years are not to be counted by our dinners, however, for we are more than six years old, but during the years of our infancy, we indulged in a simpler diet.

Our Association to-day is a big, strong, healthy,

and well behaved boy of ten—one of the most beautiful things in the world, except of course, a girl. San Francisco can afford to be proud of this promising boy, for he comes of such good stock, and has been so well brought up. You all know his father, that sterling business saint, F. W. Dohrmann (applause). And no boy enjoys a more constant and watchful mother's care than this one has been carefully nursed through all his career by his devoted Superintendent, Mr. King. He has had his little trials, but because of all this attention he has escaped the serious troubles of childhood.

Let us give him, to-night, a merry birthday celebration, forgetting his trials which are past, and for the time ignoring all those which are to come.

OUR RECENT WORK.

It is never wise to boast much over what one has done, but neither is it well to hide our light under a bushel, and it is always well for us to rehearse the past good deeds of this Association just enough to give us proper stimulation and encouragement for the future.

There are three particularly good things which we have completed during this year.

We have opened our long talked of **Public Convenience Station**. That such a convenience was needed is shown by the average daily attendance since its opening of over 1200 men and 300 women, an equivalent of more than the entire population of San Francisco making use of it within a year.

Our **Safety Station** opposite Lotta's Fountain stands and speaks for itself. It is before the eyes of all; it is patronized by many thousands and is fully appreciated, and this good example is now to be followed by one or more at other important points.

IMPROVING THIRD STREET.

Third street has been widened, and I suppose the Merchants' Association has had as much to do in the bringing of it about as perhaps any other one person or body. We discussed the importance of that street for some time in our Board, and expressed a desire that it might be very much wider. We considered the expense, and found that it probably would not be carried by any public vote, although we realized that that street could yet, and probably will yet, be almost as important from Third and Market to Third and Townsend as Market from Third to the ferry. We compromised on something which we thought we could do, and when the proposition of widening that street by taking five feet off each sidewalk went before the Board of Supervisors, it was passed without any difficulty. Third street to-day has been increased in its public carrying capacity more than double since that change was made.

A CHECK ON CHARITY FRAUDS.

The Charities Endorsement Committee, for which this Association is responsible, is one of the most valuable institutions in this city, and yet I do not think that you half appreciate it. It puts money in your pockets—or rather keeps it there—and it keeps many a beggar nuisance from your doors. A few careful men check up the charity institutions for you, and before you contribute to any be sure that you see the Committee's O. K. Don't waste a minute on anybody who has it not. The Endorsement Committee has now consolidated with the Associated Charities, and the two together will do excellent work. Full investigation will be made, and such charity as they have to give will be wisely dispensed.

Unless we give the Associated Charities our support, there is no place in the city where the worthy poor can secure proper help. A case will occasionally come to the newspapers, often in an exaggerated form, be made much of, the public will be called upon, and perhaps respond extravagantly, and that is the end. This is not the best way and does not do the work properly. Let us keep our Associated Charities and Endorsement Committee in funds. If you are not members, join at once. It costs five dollars a year, and the five dollars, if given there, will go further and do more good than fifty if you undertake to look after it yourself. We all give more or less in charity, and we should do it wisely and where the most benefit may come from it. You can turn over your whole year's charity fund to this Board, and it will be dispensed for you far more wisely than you can do it yourself. Telephone to our office at any time, and we will send for your subscription.

THE FUTURE WORK.

Our possibilities for usefulness in the future are very great and there are two places of much importance where we already stand committed. We have declared our intention to lend every practical aid when the time comes for the expenditure of the 18,000,000 of dollars already voted for public improvement, and we shall stand by our pledge (applause.)

Our devotion to Civil Service Reform has never waned. We purpose to keep a constant eye upon the work of the Civil Service Commission, and to uphold its hands in every good act. We insist that every department of the city government under this law live up to its principles. Here lie the foundation stones of good government, and they must be carefully protected from disturbance.

THE PUBLIC DUTY.

When many people assemble in one community, their fortunes become united. They rise and fall together. And if each studies only his own welfare, the general good is overlooked. Someone, therefore, must look out for the common good, else the common good deteriorates into the uncommon bad! This Association is organized for the common good, to help make San Francisco cleaner and purer, better looking and better behaved. It has done a little in this direction already, but there yet remains much to be accomplished.

If a man wants good government, he must be himself a part of it! If the individual neglects to perform his part, some civic association must do the work, or the government fails. The bigger the city, the less the average citizen does toward his public duty and therefore the more necessary and important becomes the civic association.

It is not always necessary that men of the highest talent be secured for public office. We can seldom obtain them—they have better jobs elsewhere. But plain, common-sense men will do, so long as they be faithful and honest; men who do not seek to make more out of their jobs than their salaries call for.

There are two kinds of honest man before the

public eye. First, those who do not steal, nor accept a bribe, and who are financially honest; men who do not seek to make more money out of their jobs than they are entitled to make. But the second is a far rarer variety: men who are morally sound, whose honesty is complete, who will not use one office to prepare the road for another, who will not give their friends a job when they are not the men best fitted for it—men who can control their own ambition for another election, or for a still higher office, and who are able to stand off those who demand a reward for political service.

THE KIND OF HONESTY NEEDED.

It is this rare kind of honest man who is needed everywhere in office to-day—the man who is honest all the way through—the man of such high character that he not only will neither steal nor be bribed, but will stand in the way of every kind of "graft." When such men occupy public office the government is secure, the streets are well swept, the sewers honestly constructed, and public ownership of the utilities can then prove the success that the theory claims; and with such men in command of the private utilities, the city will not be robbed from without, nor its servants led into corruption.

It is because the great cities find it so difficult to secure the services of these men, who are honest all the way through, that we are so continuously at sea on the raging billows of waste and corruption. What is needed in public office is the man who loves his country and has no axe to grind, and in private office the man who is content to conduct his business on its merit, and then mind his business. I do not condemn all officials or all corporations. There are just as honest and patriotic men in both places as are to be found anywhere, but in the positions of great public or private trust, it is requisite that ALL MEN should be honest and faithful. One crooked man may condemn a whole City Council, or a whole corporation. The conditions are not yet perfect in either public or private office.

HOW TO REFORM.

Can we reform them? Reform, like charity, must begin at home! Let every man but perform his full duty to his employer and to his God, and the world will reform itself! Let every man correct his own faults and he will have little reason to complain of others. If children grow up to be drunkards and thieves, it is largely the fault of the parents who have neglected them; if clerks steal and abscond it is largely because the employer leaves the pathway open; and if cities are not well governed, it is because the good people, always in the majority have failed in their common duty. We neglect the ounce of prevention, scold because the pound of cure is required, and then neglect to apply it. History then repeats itself!

Every good citizen should learn to do his citizen's duty. He accepts willingly the benefits of his government, but he fails in his duty in return. He must vote at the primaries and at ALL elections, and he must be honest in his dealings with the officials. The average citizen fails in many of these duties, as was evidenced in the recent election when only one-third of the qualified voters appeared at the polls to pass upon an appropriation of 18,000,000 of dollars.

It is a good thing for us to gather together at these anniversaries and take a little account of stock—to see if we are morally solvent—if we are making a gain in character, or going behind—to ascertain our moral liabilities—to the city or to the country, and then determine to pay our debts. These anniversaries, then, are important occasions, they are milestones on our path, they are little summits of observation on our journey, from which we look back upon the things of the past and take courage for the work that lies before. They are brief resting places where one may dismount from his steed and cinch up for the next climb ahead.

And so we come to-night to look back a little upon our past, to take a long look in advance, and to resolve to take up the duty which lies before us, and carry it bravely, manfully to the end.

SAN FRANCISCO'S NEEDS.

San Francisco has reached the point of permanent growth where we must consider the future, as well as the things of to-day. We should be looking far in advance. The early Californians are not to be criticised because our city was not planned for a population of millions, for they could not realize it, but WE can see plainly what lies ahead, and we should prepare for it. We

should work to the plan of the Great San Francisco of 50 or 100 years hence (applause.)

A noted Japanese statesman remarked that he could not understand why it was that Americans, with their wonderful development, work with so little thought of the future, and he said "with US every act of the government is based upon a consideration for the country 200 years ahead."

We should consider what our city is to be at least fifty years in advance. A careful estimate will prove that we have a population well over four hundred thousand to-day, and with the present prospect of growth, we shall show four hundred and fifty thousand before the next census, for we have already added sixty thousand since the last, and we may safely count upon a million at the expiration of the next fifty years (applause). If we invite people to our house we must prepare for them. If there is to be an increase in the family, we should have the accommodations ready, and we should make our home attractive.

THE TRANSPORTATION PROBLEM.

Market street will always be the main artery of our city. It has even to-day reached its limit of car transportation under the present condition. How are we to handle two or three times the present population? Not upon the surface alone! An underground railway on Market street will become a necessity for through traffic at least, and our new sewers should be planned with that in mind.

We should plan also to have the labyrinth of pipes which now lie beneath the streets carried by modern methods in open tunnels beneath the sidewalks.

OUR HILL TOPS.

Twin Peaks, which to many may now seem very far away, are in reality the exact geographical center of the city. When fifty years have elapsed, we shall find our entire area occupied, and the Twin Peaks, and all our beautiful hill tops, must be secured from the spoiling hand of the brick factory and the rock crusher (applause.)

Rincon Hill ought to be cut down and covered with great warehouses, where the railroad tracks, already close at hand, should deliver and receive their goods direct, as they do in other cities (applause.)

We shall soon find our Water Front quite too small for our commerce, and we must utilize to its best advantage every foot which we there possess.

A CHANCE FOR CIVIC MUNIFICENCE.

We have no great public meeting place—a most essential feature in a great city, and particularly desirable for us when we invite visitors to come to us in large bodies for convention purposes. We need a great Stadium, after the order of the one just finished in Berkeley, within easy access of our people. What a fine gift to the city such a structure would be! (applause). Every city upon our coast is doing more to make itself attractive to the visitor than we are, and the natural attractiveness of San Francisco is superior to them all.

IMPROVE AND ADVERTISE.

San Francisco must learn to advertise better. We have entertained the Grand Army and the Knights Templars, the Epworth League and the Christian Endeavorers, the Plumbers' Convention, and the other Bankers (laughter and applause), but we have not yet learned the true value and importance of such visits. The Almighty has done so much for San Francisco that we think we need do but little. This is a mistake! Foreign cities know that their greatest profit comes from the stranger within their gates, the man who brings money and is ready to spend it, and who prolongs his visit when he finds an attractive spot. San Francisco OUGHT to be one of the most beautiful cities in the world. It has distinctive features of its own, and yet it has but little outside of Golden Gate Park to recommend it to-day. We have advertised our worst and not our best features. Chinatown has been whitewashed and has lost its charm (laughter), but we still offer a premium to the saloon keepers of the world to come and open up here at a quarter to a tenth of what it will cost them elsewhere (applause). The horse racers and prize fighters have their inducements as well, whilst we suffer from their demoralizing influences and neglect the attractions for the better classes. When are we to rise above these things and seek the higher influences?

GENERAL PLAN IS WANTED.

We should provide a general plan for the beautification and improvement of the city for the next fifty years, and let each year's work be a

step in that direction. All these things and many others should be thought of and talked of by the citizens individually. This Association is continually at work in that direction.

ST. LOUIS EXPOSITION.

To-night, however, we are to direct our chief thought to something close at hand; that is, how are we to make ourselves properly known at the great World's Exposition at St. Louis next year? That is to be the greatest world's advertisement ever known and whilst all the nations of the earth, and all the other cities of the Union, are to be there represented, San Francisco must not be "off the map." We have no great agricultural products to exhibit; no immense pumpkins, oranges, or vines, but San Francisco can show her wonderful advantages as a commercial center. We must exhibit that in all its importance, and show our prominence on the world's highway of trade. We expect to present a great map, in relief, of our city and harbor, showing our streets, our parks, and our buildings, and we should present also in relief a great half globe of the northern hemisphere showing our commercial relations to the rest of the world. We should have great panoramic views of our city and harbor, and other features which are to be explained to you by our speakers this evening (applause.)

WHAT THE NEWSPAPERS CAN DO.

Our newspapers can help much in this direction. We are so far away from St. Louis that we do not realize the importance of the occasion. The newspapers have been generally friendly to this Association but they are not entirely perfect, any more than ourselves. The editor likes to hide in his editorial sanctum and fire rocks at us on the outside, and often he questions our motives without understanding them. It need be no sin not to be of his mind. A man may not always have the same opinion as his wife, but that is no justification for a row—or a divorce. The newspapers are to be of great value in the upbuilding of our Greater San Francisco and they must make more of our virtues and elaborate less upon our sins—even as they would be done by (laughter and applause.)

Doubtless they are all with us on this St. Louis question, and we are happy to-night that one of the great editors has come down to our level and is to talk with us—which is better than writing about us—it gives a better opportunity for understanding each other. And I have the great pleasure to present to you the editor and new manager of the San Francisco Call—one of the most attractive speakers upon the coast, Mr. John McNaught (applause.)

SHOW THE CITY'S ACHIEVEMENTS.

John McNaught Declares We Need the Confidence that Would Come of Exhibiting what Has Been Accomplished, as well as Our Natural Resources.

At the conclusion of Mr. Symmes' address, Mr. McNaught arose, bowed his acknowledgment of the hearty greeting of his audience, and said:

Mr. President, and Gentlemen, and Solid Men of San Francisco: This reference which the President has made to the press and to me, renders it necessary that I make something of a personal explanation before I begin to speak.

You will notice that at the head of your menu cards is marked, "Speakers X." You all know that "X" signifies an unknown quantity, and, as Mr. Mills and Mr. Filcher are not personally unknown, you will understand that the unknown quantity in this case is the quantity of wisdom, wit and words they have in the slack of their jaw. My understanding is, that I was brought down here, or up here, merely to fill a little place, and to set those two distinguished gentlemen an example of how to start well and then stop before morning, so they will not undertake to tell all they know on this occasion (laughter.)

A VERY SIMPLE MATTER.

In undertaking to tell you why San Francisco should make a display at the St. Louis Exposition, I am not venturing to answer a conundrum and you will not expect an answer nor an argument novel enough to furnish you an amusing surprise. The question, indeed, carries its answer with it as a foregone conclusion, being much the same as the question which a maiden puts when she asks her lover "Why do you love me?" To that question it is well understood the lover shall reply: "I love you because I would be a blind fool if I didn't." Even so, must we answer: The reason why we should make an exhibit at St. Louis is that we would be blind fools if we didn't (applause.)

The philosophy underlying the relations of men toward the competitions and struggles of life has had full and fine expression in the argument which Shakespeare, in the play of Troilus and Cressida, puts into the mouth of Ulysses when urging Achilles to cease sulking in his tent and to take part in the battles around Troy:

"No man is lord of anything,
"Though in and of him there be much consisting;
"Till he communicates his parts to others;
"Nor doth he of himself know them for aught
"Till he behold them formed in the applause where they're extended."

San Francisco is a city of which Shakespeare would have said that "In and of it there is much consisting." It holds the strategic point where

the traffic of the richest of continents meets the commerce of the vastest of oceans; it has a harbor capable of sheltering the fleets of the world; a climate unsurpassed; a tributary country rich in every supply of industry and of luxury; a population drawn from the strongest, the most resourceful and the most artistic of races; a wealth in proportion to population hardly exceeded by that of any other city on the globe; and opportunities of incalculable value springing not from the conditions of a day, but inherent in the very nature of things. All of these advantages however, avail nothing toward the attainment of lordship over the industries of the continent or the trade of the sea unless the right use be made of them; and the right use, as Shakespeare said, is that of communicating them to others.

CONSEQUENCE OF INDIFFERENCE.

The issue is a simple one. If Achilles did not take part in the battle around Troy, then Ajax, the next best man would be the hero of the Greeks. That was all there was to it. So in the competition at St. Louis, if San Francisco take no part, then so far as that exposition is concerned, Los Angeles will be the foremost city in California, and Seattle will appear as the metropolis of our Pacific Ocean commerce. That will surely be the impression made upon the minds of the thousands of visitors to the exposition, for few will recall that San Francisco claims by reason of geographical situation a lordship which it has not the energy to manifest in open competition.

For the sake of lordship then, we must take a prominent part in the great exposition and make our advantages useful to ourselves by communicating them to others. That in itself is a sufficient reason why we should make the exhibit, but it is by no means so important as the reason embodied in the second count of Shakespeare's argument—that no matter how great a man's abilities may be, he does not himself know them for aught until he beholds them "formed in the applause where they're extended."

That we in San Francisco do not know the value of the energies and achievements of our fellow citizens is made evident by the mocking tone in which we are accustomed to speak of them. We have ample pride in our natural resources, but are sadly lacking in a due appreciation of the work that has been done to make use of them. This steadfast neglect of the value of the human factor in our California life is a

source of a thousand erroneous judgments and a continuous stream of ills. The people of Chicago or Boston, boasting of their triumphs over an adverse climate, have developed a spirit of self-confidence that is of enormous value to the community. They do not say "Our climate did this," "Our soil did that," but they say: "We did it." "It is the work of our hands." "We have mastered the fortunes of the past, we will be masters of the chances of the future." That spirit carefully engendered gives the community a high and ambitious vitality that counts for much in every emergency and goes far to assure success in every enterprise by inspiring the community with the firm conviction that it has done greater things before and can do as much again.

THE NEED OF SELF-CONFIDENCE.

To engender among the people of San Francisco and of California a similar spirit of self-confidence, a like conviction that our prosperity is due not to happy chance and fortunate circumstance, but to the indomitable energies of an enterprising self-confident community, working as one man with a firm will toward the attainment of a higher level of civilization with each succeeding year, is one of the most pressing needs of our civic life. Anything that holds out even so much as a promise of developing that spirit among our people is worthy of a trial. The coming Exposition gives in that respect a very high promise indeed, for it will afford us a field in which we may behold our attainments measured against those of the foremost cities in the world.

A prophet is not without honor save in his own country, but the prophet who is honored abroad does not long lack for something of honor at home. It is a truth of familiar experience that a man who is accounted but little in his own locality, has only to win applause in some far off capital, to find an echo of that applause resounding around him in his own house, and thus by his foreign triumphs he compels a domestic esteem and becomes the pride of his city. Thus it is certain that if we can make at St. Louis a triumphant exhibit of our industrial, commercial and municipal activities we will go far toward engendering among us that spirit of pride in ourselves that is so sadly lacking, for the applause will come from no mean audience and the praise will be that which any community might justly be proud of winning. Among the visitors who will throng the halls and the gardens of the great Exposition will be the world's foremost experts and best critics in all lines of work. Their commendation, given publicly and made known to all the world, will have its influence here and we shall all of us feel a glow of pride in ourselves and in our city because of such recognition of the work that has been done among us by our men of light and leading; our masters of arts and crafts, our captains of trade and industry.

The task of making a comprehensive exhibit of what the human factor counts for in the development of California rests almost wholly upon the city. The exhibits of the interior counties must of necessity be composed mainly of natural products—the output of mines, quarries, forests, orchards, vineyards, farms and grazing ranges. The exhibits of the city on the other hand will be made up of artificial products, the articles which have been wrought out of the raw material of the interior by the arts and crafts of man. In that fact lies the chief reason why the city should exert the energies of her citizens to the utmost to make a comprehensive exhibit at St. Louis.

NATURAL RESOURCES ARE ALREADY KNOWN.

Our natural advantages have been exploited and advertised over and over again; they are known to poetry and to art as well as to the boom circular and the literature of the pleasure resorts. The fame of Tahoe, of Shasta and of the big trees is familiar to all the reading world, while California fruit stores in every city of importance in the country, have made our rich products of tree and vine known to the great masses of American consumers. On the other hand the achievements of our men and women are hardly known at all. So little do we speak of the human skill, energy and patience that were required to propagate new varieties of fruit and grapes, and bring our rural products up to their present perfection that people in the East believe our navel oranges to have come by nature and the Burbank potato to have been a gift of God.

Few people beyond the Rockies are aware that there is anything worth noting in San Francisco beyond a climate, a Chinatown and a Cliff House. They do not know what work has been done by enterprising men in and around San Francisco

during the last fifty years. That work however has been one of the marvels of human achievement. We can safely challenge the attention of the world to it in well nigh every line of human endeavor from building railroads to writing poetry, from propagating new varieties of fruit to the construction of peerless battleships, from the exploitation of deep mines to the creation of new ideals of beauty in music, in painting and in sculpture. In short within the last fifty years the men of California have done more new things and more great things than any equal population has done in any other State of the Union or any other part of the world (applause.)

SHOW THE CHARACTER OF THE PEOPLE.

San Francisco in all her variety of industrial, commercial, artistic and social activity ought to be exhibited at St. Louis comprehensively, magnificently and impressively, as an illustration of

what American energy has produced in the lifetime of a single generation. In all this time we have done more and talked less about it than any other American community. We have fallen into a habit of underrating our own work and our own people. It is therefore imperative that we put our city on exhibition side by side with the great cities of the Union so that we may see where we stand, and learn to rightly appreciate not only our climate and our harbor, but our merchants, manufacturers, shipbuilders, architects, artisans, artists and in short all of our fellow citizens. We may be assured that the result will be beneficial in every way; and that we shall all have a truer civic patriotism and a more assured confidence in the abilities and the virtues of our people, from having beheld their works formed in the applause of the world's great Exposition (applause.)

WHERE THE COAST STORES ITS MONEY.

**W. H. Mills says San Francisco is the Commercial Expression
of California Industry and Should let the
World Know it.**

As Mr. McNaught concluded, Mr. Symmes said:

It has been stated that Mr. William H. Mills knows more about the resources of California than any other living man. Mr. Mills has had a wide experience in connection with world's expositions. He has consented to indicate to us what, in his opinion, should be the direction in which we should make our exhibit at St. Louis. I have the pleasure of presenting to you Mr. William H. Mills. (Applause.)

Mr. Mills spoke as follows:

Mr. President, and Gentlemen of the Merchants' Association: I am under very great obligations to Mr. McNaught for the suggestion that your time is limited. I am going to demonstrate to you that, as a railroad man, my terminal facilities are good. (Laughter and applause). Mr. McNaught asked that what Mr. Filcher and myself had to say should be upon his model. Therefore, following his example, I will quote Shakespeare, and I find now, for the first time, the value of that literature in exposition work. Shakespeare said:

"Heaven doth with us, as we with candles do
Not light them for themselves,
For if the virtues go not forth of us
'Twere just the same as though we had them not."

Here is a motto for the San Francisco exhibition: "Heaven has not lighted a great city here for itself, but for the benefit of those upon whom that light will shine." An exposition of this motto is found in President Roosevelt's message, published this morning, when he declares that a trusteeship resides in the people who claim to own the isthmus, and they hold it merely for the benefit of the civilized world; that the canal will be built and that the United States will built it in spite of all adverse claims of ownership (applause.)

THE WEST'S FINANCIAL RESERVOIR.

Mr. McNaught said we had come here to advertise the resources of California; that our fruits were known by the fruit-stands of the East. Your President, Mr. Symmes, said in his very admirable address, that San Francisco has no horticultural products, no wines, no raisins that grow within her borders, to exhibit, but she has a commercial expression which she may exhibit, a status of civilization which ought to be known. I want to remind your President, and at the same time remind you that it is not of first consequence in the abstract whether you have raised agricultural and horticultural products. The question is, What has resulted from the raising of these products? San Francisco can exhibit all the products of California because here they

have their commercial expression. A great city is the exponent of its district. Without a great city, no great commonwealth can live. The capital which is generated by the industry of man must be reservoired so near the point of its production that it will have sympathy with that production. This is necessary for the proper commercial handling of crops (applause.)

There is due depositors in the banks of San Francisco to-day \$218,000,000. I am justified in saying to you that the very fact that the industries of California have reservoired in the city of San Francisco \$218,000,000, is a better agricultural and horticultural showing than the fruits and the grains themselves (applause). And it is that showing that would be wanting and lost if San Francisco defaulted of appearance at St. Louis.

Suppose the capital generated here by our industry were reservoired at Chicago; where would its sympathies be? You would have a repetition of a condition which has retarded the growth of the isolated colonies and provinces of great countries in all times.

EVERY CONTRIBUTION AN INVESTMENT.

The Southern States are engaged in the raising of one article that produces from three hundred to four hundred millions of dollars every year, and yet there is more money deposited in the banks of the city of New York than in the fifteen cotton-growing States, and this because there are no great commercial cities in those States. There is more capital reservoired in San Francisco than in all the cities of the Pacific Coast, because this city performs the indispensable office of a commercial emporium.

There are, no doubt, those who will contribute to the fund for the exhibit in the belief that they are giving something. That is a mistake. Any contribution to this object will be very valuable investment to every man who has business interests in the city, or who owns real estate here. Here is the greatest opportunity San Francisco has ever had. St. Louis is nearer to the Pacific Coast than any point at which a World's Fair has ever been held. It is farther west than any point at which another World's Exposition will be held in the next twenty-five years. In fact, it is further west than any place at which a great World's Exposition will be planned and carried out until one is planned and carried out for the city of San Francisco itself (applause.)

The people who will visit St. Louis will be so near the Pacific Coast that vast numbers of them can be induced to come to San Francisco. Here is the opportunity for the Pacific Coast to attract a class of visitors who are looking over the world for information.

Leave San Francisco out of the St. Louis Expo-

sition and the California exhibit will be greatly reduced in value.

WHAT SAN FRANCISCO STANDS FOR.

What of it that you can raise fruits? The demonstration of that separate fact is not all that is required. The commercial and industrial conditions that lie behind any exhibit are vastly more important than the mere fact of production. Exhibitions do not mean anything except what they illustrate in the way of building up a commonwealth, the establishment of a high condition of civilization. When a product can be shown to have conferred upon the people the highest material well-being, then it means something to the country that shows it, and is an advertisement of value to that country. But shown by itself, not taken in the full line of its meaning, it is possessed of little value.

If San Francisco fails to illustrate the commercial expression of the Pacific Coast—this certificate of the high profitableness of industry—then the value of the State's exhibition at St. Louis will be greatly diminished.

The question is, What can San Francisco show? In the first place, we can show a condition of growth and progress in all the attributes of civilization, and that is the paramount object of a World's Exposition. We can show a condition of growth and progress almost unparalleled by any city in the United States. We can show by contrast a commercial condition here wholly disproportionate to our population.

By the census of 1900, we descended from seventh to ninth place in population. Cleveland took our place, Buffalo took the eighth place and we took the ninth. By the census of 1900, Cleveland had 381,000 inhabitants, Buffalo had 352,000 and San Francisco had 342,000. Unless otherwise shown, the magnitude of cities is determined by the statistics of population. But what are the commercial showings behind these cities? The banking capital of Cleveland, with its population of 381,000 inhabitants, was \$23,000,000, and the full volume of the deposits in its banks, including all banking corporations, trust companies, etc., was \$132,000,000.

COMMERCE FAR AHEAD OF POPULATION.

The banking capital of Buffalo, which is next above us in order of population, was \$5,050,000, and the volume of deposits was \$90,629,000 in 1901, the year after the census was taken; while the banking capital of San Francisco in the same year was \$19,129,000 and the volume of deposits reached the enormous magnitude of \$177,175,000. To-day the volume of deposits in the banks of this city is \$218,000,000. The city of St. Louis, the exposition city, has a population, according to the census of 1900, of 575,000 inhabitants or 233,000 more than San Francisco, yet its banking capital is only \$26,000,000 and the full volume of deposits in its banks \$113,000,000.

We have two ambitious rivals for primacy among the cities of the Pacific Coast; Los Angeles and Seattle. The banking capital of Los Angeles in 1901 was \$3,220,000, and the volume of its deposits was \$24,000,000; Seattle has a local banking capital of \$1,415,000 and deposits to the amount of \$17,000,000.

The fact that \$218,000,000 has been reservoired here is a certificate of commercial importance and metropolitan magnitude and will be accepted as a prophecy of the continuing commercial supremacy of San Francisco.

Whenever the forces to which are referable the growth of great commonwealths take on new energies, they do not destroy the instrumentalities already established—they make use of them. The commercial forces which have created San Francisco will not abate, and their augmentation will proportionately augment the commercial importance of this city.

HARBOR SHOULD BE DISPLAYED.

The next question is, What shall we exhibit? The first and most important matter for us to exhibit is our harbor. It has been said here tonight that the city frontage is not equal to the present demands of commerce, and certainly not equal to rising future demand; but the Coast Survey demonstrates the fact that there is harborage here for a commercial city of five millions of people, and this fact must be shown to the world. This can be demonstrated by a relief map which will include in its field the bay counties. It should show Mt. Tamalpais; the mouths of the Sacramento and San Joaquin, showing the relation of San Francisco to the navigable waters inland; the Navy Yard at Vallejo; Mt. Diablo; the State University; the Lick Observatory; the Stanford University; and, if possible,

take in the 3800 acres of magnificent forest which the State now owns, which is known as the Big Basin Park.

The time has gone by when men change their place of residence and leave high conditions of civilization for those moving on a lower plane. When you invite a re-enforcement of capital and population, it has become necessary not only to show the promise of profitability to the capital you have invited, but also a higher social, moral, religious and intellectual advantage to the population you are inviting; and San Francisco can show all these conditions.

We are confronted by competition on these lines. Los Angeles has raised \$23,000, with a promise of \$10,000 more, for the purpose of illustrating the value of its geographical position. Seattle is engaged in the same laudable work. Let us commend these cities for their enterprise and emulate their example.

OUR POSITION ON THE MAP.

Seattle claims that without the Isthmian Canal, the lines of railroad across the northern portion of the United States gives them control of the export and import Oriental commerce, which is rising upon the Pacific Ocean.

An exposition of San Francisco's position on the commercial map of the world is a matter of the highest importance, and its proper representation at St. Louis will have continued and direct practical value. The Isthmian canal, when completed, places San Francisco on the direct line of commerce between all European ports and the ports of Asia.

Ninety per cent of all the population of the earth resides north of 10 degrees north of the equator—ninety-eight per cent of all the commerce of the earth necessarily moves east and west on parallels of latitude. The Panama Canal is at 10 degrees north of the equator, so that it is the lowest possible point at which the east and west lines of communication can be extended to the Pacific Ocean. The continent of South America lies east of the longitude of the city of New York; hence the commerce between Europe and the Eastern coast of Asia will find its shortest possible route through the canal, and by way of San Francisco. Hence the suggestion of a projection of commercial lines on a globe of the northern hemisphere which will show the new lines of commercial geography to be brought into being when this new ocean is created. From this globe we can demonstrate that San Francisco's position is one which absolutely guarantees to her commercial supremacy on the Pacific Coast.

LIVING CERTIFICATES OF CLIMATE.

One of the great resources of our country is the capital that comes to it from the people who are expending money in search of health or pleasure. The most remarkable growth that any country has made in the history of mankind is the growth of Southern California. Here is a country without extensive commercial relations; a country with very little creative industry, and yet its growth and expansion is continuous. The chief reason for this is the constant reinforcement of its capital by a class which is becoming numerically larger every year, and which is able to live in the climate that is more clement than the climates of eastern and northern States. The best certificate of climate you can have is the vegetation that will flourish all the year around. It is, therefore, proposed to make an exhibition of the semi-tropical plants of Golden Gate Park. This subject has been taken up with the chief of the horticultural department at St. Louis. It was taken up with him when we supposed the exposition was to be held in 1903. The question was raised then whether San Francisco would be allowed to ornament all of the walks of the entire Exposition with shrubbery, palms and floral display, and it had a very hospitable reception at the hands of Frederick V. Taylor, the gentleman at the head of the horticultural department. Whether that is practicable or not, it certainly is practicable to obtain control of two or three acres in the exposition grounds and transplant the semi-tropic flora of Golden Gate, thus advertising the perennial growth of our climate. We cannot send any other expression of climate, but we can send what every intelligent mind will recognize at once as a certificate of the clemency of our winters, and in this way demonstrate the attractiveness of our city as a winter resort.

IMPORTANT FINANCIAL RESULTS.

There are direct and immediate practical results to be attained. We have just decided to bond this city for \$17,000,000. We can make an

exhibition in St. Louis that will make the marketing of those bonds very profitable to San Francisco. We must have high credit in the money markets of the world when we become a borrower to the extent of \$17,000,000. A proper exhibition of the commercial magnitude of San Francisco and of the wealth of the country which supports it, will confer a credit which will make an economic market for our bonds.

World's expositions have achieved a well-defined place as the educators of nations in the modern modes of civilization. They have accomplished more in unifying the world and eliminating the savagery and barbarism of war than the armies and navies which are maintained at such vast expenditure by the nations of the earth. There is a breadth and grandeur and a most ennobling dignity in the thought that all the nations of the world will assemble for the purpose of illustrating to each other the underlying forces which, working within their industrial, their commercial and their political sys-

tems, are urging each nation on to a higher plane of civilized existence.

There is no phase of national or municipal life that will not be exhibited at this great world's fair.

The introactive influence of nations upon each other will be clearly exhibited, and may be plainly read. Science will come to this great accounting, and art will adorn the occasion with the highest triumphs of genius; but the grandest object lesson which will be exhibited at the Louisiana Purchase Exposition will be the transcendent enterprise of the city of St. Louis in marshalling the vast sum of \$30,000,000 to create an occasion worthy the patronage and attention of the whole world. In this, it has shown a capacity for harmonious action among its citizens, which in itself is a guarantee of its future greatness.

In the great victory of peace about to be achieved, let our beloved city have an honorable share.

OCCASION AND OPPORTUNITY.

Commissioner Filcher Describes the Preparations for the Greatest Fair in the World and Urges this City to Participate.

The toastmaster next presented Mr. Filcher, saying:

Mr. Mills has said that any expenditure which we might make in this direction for the proposed exhibit at St. Louis, would be an investment. When we make an investment, we like to know that it is in good hands. I think the committee which has this matter in charge has your entire confidence, and we are grateful to know that the Commissioners from California, Mr. Filcher and Mr. Wiggins, have the confidence of the State and of the people. Mr. Filcher has a wide experience in this direction, and we will now have the pleasure of listening to him in regard to what he has to say about the St. Louis Exposition.

Mr. Filcher received the closest attention throughout, and described the preparations at St. Louis as follows:

Mr. President, and men of the Merchants' Association: I notice on the program I am scheduled to speak on the wonderful preparations being made at St. Louis for the exposition.

A TURNING-POINT IN HISTORY

Everything that has been said to-night ought to be emphasized, told and re-told by every Californian, and by every San Franciscan particularly, until the people come up with the moiety required of them to make this work the success it ought to be. As indicating the preparations for this great World's Fair Congress, let me have a minute of your time to illustrate, first, the reason for this grand celebration.

In all times, so far as we are advised, mankind has been accustomed, in one form or another, to celebrate great events. Pursuant to this custom it is very natural that the United States should celebrate the acquisition of one of its most important pieces of territory.

In 1803 the so-called Louisiana Territory lying on the American continent, and extending from the Gulf of Mexico to the British possessions on the north, and from the Mississippi river to the summit of the Rocky Mountains on the west, was purchased from France by the United States government, the negotiations on the part of President Jefferson being conducted by his Minister to France, Robert R. Livingston, and on the part of Napoleon Bonaparte, then First Consul of the Republic of France, by his minister, Francois Barbe-Marbois.

DOUBLING THE COUNTRY'S AREA.

The sum paid for this territory was \$15,000,000 United States money. The importance of this acquisition, although great at the time, was not realized. It gave the United States control of the Mississippi river system and extended its title over a territory greater than the original area of the country. Out of this vast domain fourteen States and Territories have since been

carved: Louisiana, Arkansas, Missouri, Iowa, Minnesota, Oklahoma, Indian Territory, Kansas, Nebraska, South Dakota, North Dakota, Colorado, Wyoming and Montana. At the suggestion of the French minister the boundaries on the west were left undefined, and immediately after the purchase the Lewis and Clark expedition started from St. Louis and explored the northwest to the Pacific, so as to support the title by right of discovery and occupation.

Thus the Louisiana Purchase made possible a country under one government reaching from the Atlantic to the Pacific, and established the prestige of the United States on the North American continent.

It was in the Congress of the Trans-Mississippi States that the question of celebrating this purchase was first suggested. After repeated agitation a convention finally assembled in St. Louis on the 10th of January, 1899, comprised of ninety-three delegates, appointed by the governors of the respective States and Territories of the purchase. This convention appointed an Executive Committee with the Hon. David R. Francis, ex-Governor of Missouri, as Chairman. They decided on celebrating the event by a great World's Exposition, and settled on St. Louis, the most important city within the limits of the purchase, as the place for holding it. They prepared a plan for raising the money to build the buildings and defray the general expenses of the undertaking. They fixed the amount at \$15,000,000, the same as had been paid to France for the Louisiana Territory. One-third of this was to be raised by private subscription, one-third by the city of St. Louis, and one-third was to be asked for from the general government.

OVER FIFTY COUNTRIES WILL EXHIBIT.

Early in the year 1901 the private subscription was completed. Soon afterwards St. Louis authorized the issuance of \$5,000,000 of municipal bonds. In March of the same year the Senate finally passed the house bill appropriating \$5,000,000 by the general government. This action established the success of the stupendous undertaking. A proclamation was issued by President McKinley, inviting the nations of the world to participate. This was disseminated through our country's representatives at foreign courts, and up to this time it is gratifying to state that about fifty foreign countries have signified their intention to take part in this World's Congress (applause.)

The ground selected comprises the west half of Forest Park and includes between 1200 and 1300 acres. Fifteen large buildings have been erected by the exposition authorities for the installation of the exhibits, which, in their entirety, will embrace nearly all nations and every worthy effort of man, as showing progress in intellectual pursuits and industrial development. These fifteen buildings in the aggregate cover 125

of floor space, and their immensity can be appreciated when it is known that the total acreage covered by the floors of the Columbian Exposition, held ten years ago in Chicago, covered only 82 acres.

The largest building is that intended to house the displays of agriculture, this building being 500 feet wide by 1,000 feet long, or nearly as wide as two blocks, and as long as five blocks of that portion of the city north of Market street. Thirty-seven of the States are participating in this grand exposition, and it is estimated that the aggregate expenditure of States and foreign countries, added to those of the World's Fair management, will reach the enormous sum of \$50,000,000. This is nearly twice as much as the total amount expended for preparation at the Chicago Exposition, which was \$28,000,000 (applause.)

SCENES OF SURPASSING BEAUTY.

The splendid and extensive grounds, which give a picturesqueness to the scene, by reason of their undulating character, will be most beautifully layed out, one of the most striking features being the terrace gardens and cascades, back of which will be a screen or peristyle fifteen hundred feet long, with a tower at either end and the grand Festival Hall rising from the center. It is intended that the electric illuminations shall eclipse everything heretofore undertaken on earth.

The outlook for exhibits is more than encouraging, and we are advised that every foot of available space in the grand Exposition buildings is applied for two or three times over and applications continue to come in.

The city of St. Louis has a population of about 600,000, extends about twenty miles on the Mississippi river, and covers sixty-two square miles. It is the center of many railroad systems; the trains of twenty-four lines enter the Grand Union Station of that city. St. Louis has one of the finest railroad depots in the world, with thirty-two tracks, and it covers eleven acres of ground.

The city has two splendid street railroad systems, and it is believed with the additions and improvements being made by both steam and electric railroad companies, ample facilities will be afforded for handling the throngs which will visit this World's Congress. St. Louis has to-day more than 100 hotels and many new ones are in course of construction. One in particular will be known as the Inside Hotel and will be located inside the grounds, and is calculated to accommodate 3000 guests.

WHAT OTHERS ARE DOING.

Times are good in this city, and they are fairly prosperous in the world. All Americans are proud of the Louisiana Purchase, and of the great results that have come from it. Every indication gives promise of the Exposition being a grand success. The work of preparation is well advanced, and there is little doubt that on the day set for opening, May 1, 1904, it will be nearer completion than any World's Fair ever held. Foreign countries, as I have intimated, are participating very generously. Germany, England, and France are each expending over \$700,000 in preparation for their part of the display, while Brazil, Mexico and Japan each have appropriated more than a half million dollars. When little Japan, our distant neighbor on the west, and in which this country has a deep commercial interest, sees fit to spend half a million dollars to export her possibilities in America, it is certainly important that San Francisco, the port of America nearest Japan, and the great commercial center of the U. S. Pacific Coast, should put herself in a position to reap some of the benefits of this World's Exposition.

There are many ways in which we can work, and I am glad to congratulate the Merchants' Association on its energy, its patriotism, and its thought in availing itself of this important and auspicious occasion, to impress on the minds of the people of San Francisco the necessity of supporting our efforts. Mr. Symmes will bear witness in the statement that I have not been able to find time to interest the people of this city in this work. The Mayor will bear me out in the same statement. And so immediately after my appointment I did myself the honor to confer with Mayor Schmitz in regard to what San Francisco could do. I went before the Board of Supervisors, and all the members but one committed themselves to a desire to do what they could for this work, if there was any way legally that it could be done. The

Mayor expressed an earnest desire to see San Francisco do its share. When the matter was laid before Mr. Symmes and the Directors of the Merchants' Association, a conference was held to discuss the matter. It was finally through its efforts that a committee of fifty, embracing all the commercial bodies of San Francisco, was appointed. I might tell you a great deal of the situation, and what California is doing. I do not entirely agree with Mr. Mills that the exhibit will be an entire failure without San Francisco, but it will be like a great play, with the main character left out. A California exhibit will not be complete or creditable, either to you, to the Merchants' Association, or to the State at large, unless San Francisco comes in and does her share, and does it well (applause.)

MAYOR SCHMITZ PROMISES HIS OFFICIAL COOPERATION.

Hopes to Show the East that San Francisco
is Now Enjoying Industrial
Peace.

Mr. Filcher was warmly applauded, and there followed calls from the floor for Mayor Schmitz. Mr. Symmes said:

We were to have with us, as one of our guests this evening, Mr. George T. Myers, of Portland, one of the directors of the Lewis & Clark Exposition to be held there next year. Unfortunately, he has been obliged to disappoint us on account of ill health. We had hoped to hear a few words from him, although his name is not down upon the program.

On former occasions, circumstances have prevented our having with us the Mayor of the city, but he is with us now, and, as I hear calls for him, it is proper that he should say something to us on this occasion. I trust that his Honor, the Mayor, will arise and give us a few words.

The Mayor received a hearty greeting, and spoke as follows:

Chairman and Members of the Merchants' Association: Not being on the program for an address, I thought this evening I would have the pleasure of being a listener, as it is so seldom that I have that opportunity. I have heard some very magnificent speeches to-night, which have taught me a great deal. I believe each and every one of you, by the remarks that have been made to-night, realize that it is your duty as citizens to have an exhibit at St. Louis that will be commensurate with the standing and size of a city like San Francisco (applause.)

Last Monday I called the attention of the Supervisors to the fact that we should make a municipal exhibit at the coming World's Fair. The Board has taken it under consideration, and, while I cannot speak for them—there are many here to-night who can speak for themselves—I want to say that I believe there will not be one member of the Board of Supervisors who will not do everything in his power to make the exhibit for San Francisco the success that we believe it should be (applause.)

So far as I am concerned, personally, I am going to do my part. Through the medium of the press, which we expect so much from, and from which sometimes we get so little (laughter and applause), St. Louis has been made to believe that San Francisco is presided over by a monster called a labor Mayor, who is in favor of anarchy, in favor of dynamiters, in favor of destroying instead of building up, and I intend to give myself leave of absence and send that exhibit there (applause.)

As I stated when I arose, I do not intend to enlarge upon the speeches that have been made to-night or to take up your time. The ground has been thoroughly covered, but I want to say in conclusion, that as a native son, born of one of the pioneers of this city, who always had the welfare of the city at heart, you can rest assured that I never intend to make San Francisco known, not only to the United States, but to the whole world, as the most unique city, as a city of natural advantages, and to attract strangers here; whatever can be done to bring about that result,

you will always find your executive officer ready and willing to co-operate with you (applause.)

I can't help mentioning also to-night that I hope in next September when I do visit St. Louis that I will be able to take with me to the people of St. Louis the news that we are a peaceful people, believing in peace and that we are living in peace, and that our merchant princes and our employers have extended the hand of friendship to the hosts of labor, and that both are working together, realizing that one is a benefit to the other; working together for the advancement, for the betterment, and for the beautification of our city of San Francisco. I thank you (applause.)

M. H. DE YOUNG SAYS: "ADVERTISE."

With an Empire State Larger than Italy we
have but One-Fifteenth the
Population.

Hearing calls for Mr. De Young at the conclusion of the Mayor's speech, Mr. Symmes arose and said:

We have another distinguished guest with us this evening; a man who has had a wide experience in the matter of expositions, a man of great capacity, one who is not only well known in that direction, but is one of our oldest newspaper men whom we have thrown rocks at to-night. I think we would all be delighted to hear a few words from Mr. De Young (applause.)

Mr. De Young responded as follows:

Mr. Chairman and Gentlemen: I think this is unfair to call on me so suddenly. I came here to-night, as the rest of you did, to listen to the able speeches of the gentlemen named here to speak on that important subject, "Shall San Francisco Exhibit at the St. Louis Exposition?" I heard the answer in your applause that you thought we ought to exhibit, and I agree with you.

The most serious part of that question is, What are you going to exhibit? Are you going to exhibit the men and the women? Are you going to exhibit the buildings in the town? What are you going to exhibit? I listened to the speakers. From their remarks, the principal thing they suggested was figures showing our bank deposits. Would it not be a better plan to show the deposits themselves? The question of what a great commercial city can exhibit is a serious one. A topographical map is a good thing—anybody can make that. You have forgotten one very important point. We can exhibit our manufactures. They are very important. One of the speakers mentioned one exhibit that was going from this city, referring to the mining machinery exhibit of one concern. It is a well known fact that we excel the world in the manufacture of mining machinery; that in San Francisco the greatest mining machinery was manufactured for the deepest mine that has ever been operated in the world, that is, machinery for mining on the Comstock. We ought to exert our influence to make a great exhibit of mining machinery; to urge upon our manufacturers to make such an exhibit, and the result will be that orders will come back to us.

HOW BUSINESS WAS LOST.

You all remember some years ago that a whole trainload of mining machinery went across the continent destined for South Africa. Orders followed upon it. Then we had one of those beautiful things called a "strike." The molders went out, and our foundries were compelled to send their patterns to Chicago to complete their contracts. The Chicago men stole those patterns, and went into the mining machinery business. They have started a branch in London, and manufacture there for South Africa. We have lost that trade.

There are in this town nearly one hundred different kinds of manufactories. You may not know that, but it is true. An effort should be made to show the number of manufactories we have, and the character of the goods manufactured.

There is no reason in the world why we, standing here at the open gate to the orient, should see the manufactured goods sent to those countries, coming from the East. We can make the goods in this city, and ship them from this city to the ports where they are needed (applause.)

I was very much interested by some remarks made by Mr. Mills in reference to the Panama and Nicaragua Canal. He laid great stress on the Nicaragua Canal. We all laid great stress on the Nicaragua Canal. We even gave our money to promote it some years ago. To-day we are face to face with the fact that the canal is going to be built somewhere else—at Panama. There are good reasons for that; good substantial reasons, which will come out to the world when the fact has been definitely settled.

ADVANTAGE WITH PANAMA.

The Panama Canal is only 49 miles long, as against 183 for the Nicaragua. It does not take long for you to picture in your mind the difference between 49 and 183. The Nicaragua route passes through uninhabited forests from one end to the other—swamp and miasma. There are no means of conveying material or men there. Everything would have to be dug out. Panama has a railway running from ocean to ocean, and carrying your merchandise to-day. Running along the prospective route of a canal, it could carry the merchandise and workmen and tools, and make the canal easy of construction. Of course, it has its obstacles. Both of them have. You have to raise a ship there 70 feet in the air to overcome levels. That is only an engineering feat. That only means a lock, which can be constructed, and will be constructed. There are several engineering feats to be accomplished in connection with this construction, and the American engineers can deal with them all, whereas the French engineers have failed (applause.)

A BENEFIT IN THE LONG RUN.

It is a very serious question in my mind whether the canal will be any benefit to us at all, or whether, on the other hand, it will be an injury. I do not think any man to-night can prove either side of the question. If you argue in favor of it, you will say, "Why, the canal will open a close and easy water market to Europe for all the products of the State of California. We can send our products by water, which is cheap transportation throughout the world, by a short route through the canal." And that is true. That will be a great benefit to us.

There is another point. The other fellow on the other side has a short water transportation, and he can send his merchandise and his manufactures through the canal to the orient, and compete with us, the difference being but a few days between our transportation and his. That is just where we will be cut. That is where the question will come in, whether we are going to be benefited or not. In the long run, I think we are going to be benefited. We will be able to bring heavy merchandise for developing our State, by cheap transportation through the canal, and that is an important thing. We have an empire State that needs developing. We have a State larger than Italy, and we have less than two million population, while Italy has thirty million. If Italy can support thirty million on a superficial area less than California, why can't we? We produce everything that Italy does from the soil, and we have greater energy, more ability in our manhood, and greater education. What we need is enterprise and population. What we need is advertising. What we want is the people to know what we know—that we have a great State, that we have great opportunities for people to come here and develop the State. That is what we have to do for the future generations—to advertise the State.

One of the most important points to-night is the St. Louis Exposition. That will be an advertisement for our State. Every man in the State of California ought to contribute his mite towards this fund which these gentlemen are trying to raise, and I am perfectly willing to give my share (great applause.)

At the conclusion of Mr. De Young's remarks Mr. Symmes said: "Gentlemen, we owe a vote of thanks to his Honor, the Mayor, and to Mr. De Young, for responding so readily to our call, without previous notice, and with our thanks to the other speakers, we will close the evening."

Hereafter, "Reviews" distributed in San Francisco will come without a wrapper. If you do not receive yours, please notify this office, and the matter will have immediate attention. Every member of the Merchants' Association should read its official organ and keep informed of what the Association is doing.

SIXTH ANNUAL DINNER OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

Palace Hotel, December 8, 1903

Every City has a character of its own, which is revealed in its financial credit, its cleanliness and comeliness, its educational equipment, its moral and esthetic culture, and in the degree in which the democratic spirit is enshrined in the hearts of its citizens.

President Davis of Detroit Municipal League.

SUBJECT FOR THE EVENING:

San Francisco's Display at the St. Louis Exposition, 1904.

"Why San Francisco Should Make a Special Display at the St. Louis Exposition."—Mr. John McNaught.

"What we Can do and How to do it."—Mr. William H. Mills.

"The Wonderful Preparations now Being Made at St. Louis."—Commissioner J. A. Filcher.

MUSICAL PROGRAMME

1. Coronation March—(Opera Folkinger) *Kretschmer*
2. Overture—Beautiful Galathea *Suppe*
3. Waltz—Tales from Vienna Woods *Strakos*
4. Spring Song *Gounod*
5. Selection—Prince of Pilsen *Ludwig*
6. Sextette—Lucia de Lammermoor *Donizetti*
7. Hungarian Dances *Brahms*
8. Grand Selection—Carmen *Bizet*
9. Serenade *Verdi*
10. Waltz—Woman's Love *Falchbach*

MENU

- Blue Points, Half Shell
Windsor Aux Querelles
White Wine: California Santerne
Grenadins of Striped Bass, Nantua, Potato Vincennette
Olives Radishes Celery
Loin of Beef, Financiere Chicken Patties, Excelsior
Punch Yvette
Red Wine: California Cabernet
Roast Stuffed Squab, Giblet Sauce
French Peas
Mixed Salad, Fine Herbs
Biscuit Palace Hotel Assorted Fancy Cakes
Dessert
Mineral Water: California Shasta
Cafe Noir Cigars

THE GUESTS

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|--------------------|--------------------|--------------------|
| E. Andrews | George C. Browne | Robt. Coulter |
| J. W. Amrath | O. Beatty | W. W. Conner |
| Lewis W. Allen | Gus Brunner | William Corbin |
| A. Armer | S. L. Bernstein | John Cuffey |
| Leo E. Alexander | David Bush | W. H. Crim |
| M. S. Alexander | A. S. Baldwin | D. R. Child |
| Charles R. Allen | Chas. E. Banerott | Genl N. P. Chapman |
| H. B. Arnold | Arthur R. Briggs | A. Comite, Jr. |
| George Alpers | Samuel Braubhart | John Connor |
| B. Broetmme | H. U. Braudenstein | R. A. Daniels |
| Frederick W. Baker | James P. Booth | Edward E. Drake |
| Albert W. Bender | Dr. Charles Boxton | Eugene G. Davis |
| A. F. Barnard | J. P. Currier | Henry Derrham |
| J. L. Buchan | Jesse C. Colman | George A. Davis |
| H. H. Braun | Clarence Coleman | Andrew M. Davis |
| O. D. Baldwin | Alexander J. Cook | James H. Doolittle |
| Geo. A. Batchelder | C. G. Callegaris | E. G. Dennison |
| J. B. Bocarde | W. F. Cordes | R. D. Davis |
| E. L. Baldwin | H. C. Capwell | A. T. De Forest |
| Alfred A. Barkin | T. J. Crowley | W. Noble Dickinson |
| Emile Bauer | J. Fessenden Clark | Hubbard Dunbar |
| H. Bird | D. A. Curran | Wm. J. Dutton |
| Charles Bundschu | Edward B. Catter | Ritchie L. Dunn |
| John Bayle | Sig. Cahen | M. H. De Young |
| E. A. Bernhard | W. E. Cumback | E. J. D. Ire |
| D. Biagi | D. Campbell | Col. E. A. Denike |
| Samuel Berger | A. Christenson | Dr. C. Dechmiller |
| M. A. Breuss | Foster P. Cole | W. E. Dunsen |
| C. S. Benedict | Dr. L. C. Cox | A. B. C. Dohrmann |
| E. E. Bergin | H. M. Cochran | H. L. Dornel |

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|----------------------|----------------------|---------------------|
| F. W. Dohrmann | Jas. W. Kerr | L. A. Rea |
| Dr. A. A. D'Ancona | A. L. Kerr | J. R. Rochester |
| P. H. Ellis | W. F. Kroh | F. T. Stone |
| Dwight Edwards | Fred J. Koster | F. G. Sanborn |
| George W. Emmons | John A. Koster | C. F. Stone |
| C. H. Evans | John Karstensen | Chas. L. Stenwald |
| J. C. Everding | S. Katten | R. S. Stenwald |
| J. A. Eveleth | M. S. Kohlberg | F. P. Stetman |
| Frederick Eggers | L. M. King | O. F. Sites |
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| C. R. Ford | August Lang | George Spencer |
| Morris Fendrick | Leonhard Lang | A. A. Schugder |
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| Richard Fahy | Dr. Hartland Law | Carl H. Schmidt |
| S. Fegenbaum | S. M. Levenson | George A. Smith |
| M. W. Fleming | John Lubben | Adolph Silverman |
| Jas. J. Fagan | G. P. Lathrop | Wm. A. Schultz |
| George H. Fuller | R. P. Lathrop | George A. Schultz |
| George C. Fuller | J. LaCoste | H. S. Stedman |
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| A. L. Frank | P. R. Lund | W. Alex Smith |
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| S. Federspiel | C. G. Larson | Houghton Sawyer |
| G. K. Frink | Alfred Larsen | Mike Savannah |
| H. S. Foote, Jr. | Dr. T. B. W. Leland | H. Stanley |
| M. J. Fontana | T. Linnestadt | Chas. D. Stelger |
| T. Gary Friedlander | Doane Merrill | H. K. Swinscoe |
| J. A. Filcher | J. E. Moroney | L. M. Spigl |
| George Greenzweig | John McLaw | Martin Strauss |
| J. G. Giesting | Wm. Metzner | E. B. Saunders |
| F. M. Greenwood | D. R. McNeil | L. Scatena |
| Walter S. Gray | Jas. McNab | E. L. Schultz |
| John R. Goodall | Gavin McNab | Fred J. Schultz |
| M. Garcia | Prof. G. O. Mitchell | R. H. Schuster |
| A. P. Giannini | Byron Manzy | H. Schussler |
| Max Goldman | F. W. G. Moebus | E. E. Stewart |
| Thomas A. Graham | Herbert B. Mages | M. Schmidt |
| H. Greenberg | Roy Mauvas | L. G. Sresovich |
| M. Greenbaum | Wm. D. McCann | J. N. Sresovich |
| W. M. Gardiner | Jos. Marks | L. A. Steiger |
| Henry Gundlach | A. H. Martin | S. E. Shide |
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| C. E. Grunsky | E. H. Mozart | M. Soudheimer |
| Henry Hickman | C. E. Musto | A. A. Sanderson |
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| Alphonse Hirsch, Jr. | W. C. McCloskey | Jas. G. Spaulding |
| Alphonse Hirsch | A. W. Mahone | Paul Scholz |
| G. W. Hooper | Wm. F. Mitchell | E. Scott |
| R. W. Hills | Chas. Maggini | Herbert Schmitz |
| Wm. B. Hunt | Jas. A. McCullough | A. Scharboro |
| John Hoey | R. C. Miller | Mayor E. E. Schnitz |
| Charles F. Hoey | Wm. A. Magee | E. W. Taggard |
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| James Hogg | George A. Montell | E. J. Totten |
| L. Heynemann | Marsden Manson | Chas. H. J. Truman |
| A. C. Hopkinson | George T. Meyers | A. H. Turner |
| S. G. Hudes | John McNaught | Frank M. Todd |
| John W. Hoyt | Wm. H. Mills | Isaac O. Upham |
| F. G. Hammer | G. B. McClellan | Harry Unna |
| A. W. Higgins | Dr. Jacob Nieto | Chas. H. Van Orden |
| John R. Hansen | F. V. Nelson | O. F. Von Rhein |
| R. G. Hamilton | Harry Nordman | A. R. Volkman |
| H. J. Hiel | Jay T. Nash | John Van Huse |
| J. T. Hurley | C. P. Overton | A. H. Vail |
| C. H. Hilbert | George N. O'Brien | Frank A. Vail |
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| Marshal Hale | H. O. Pallen | Rolla V. Watt |
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| George W. Haas | Jas. D. Phelan | A. B. Wilcox |
| Reuben C. Haas | Robert Park | Clarence R. Ward |
| O. C. Haslett | Grattan B. Phillips | J. A. Watters |
| C. A. Hawkins | George Patch | E. F. Weihe |
| J. R. Hiller | D. H. Porter | C. M. Wood |
| Chas. W. Howard | Hugo D. Pohelm | J. W. Weston |
| Thomas Hodge | Dr. Jos. F. Pohelm | C. H. Workman |
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| A. D. Himmelman | Wm. Pardee | Co. G. H. Wallis |
| Oscar Hocks | Thomas Price | J. G. Wetmore |
| Samuel C. Irving | Henry Plagenbaum | P. Westerfield |
| S. Jekelheimer | Ransom Pratt | O. Westerfield |
| George A. Innes | Henry Payot | George A. Webster |
| M. Ionis | H. E. A. Radlton | P. J. Weniger |
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| Emil Judell | W. G. Richardson | C. E. Wilson |
| William H. Jordan | E. O. Rieser | W. W. Worden |
| Alphonse Judis | Parcelle Rowe | Chas. Weinschenk |
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| H. T. James | F. Rocca | M. Wamorek |
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| T. L. Johnson | W. F. Roberts | George T. Wright |
| L. Jockers | A. J. Rich | C. D. Willard |
| Samuel P. Johnston | David Rich | A. A. Watkins |
| A. Kains | Abel Ruet | Carlos G. Young |
| L. M. Kaiser | T. L. Rosenthal | |
| Wm. Kaufmann | D. M. Riorden | |
| Joseph B. Keenan | L. Rock | |

EFFECT OF TREES ON THE HEALTHFULNESS OF CITIES.

Mr. G. A. Parker, superintendent of Kenilworth Park, Hartford, Conn., calls attention to the influence trees have on health conditions of cities, keeping the soil sweet and clean. They are one of the best drains a soil can have, pumping barrels of water out of season, and giving it off in vapor. The use of water prevents stagnation and brings it into the soil for the bacteria to use. Mr. Parker expresses the opinion that "a city, a street or a city, whose soil condition is such that a tree cannot exist is unfit for habitation." *Massachusetts Journal of Education*.

For further information and address, write to the publisher of the Review's directory, or to the office of the Association with a reference to this notice.

MERCHANTS' ASSOCIATION

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ANDREW M. DAVIS	First Vice-President.
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Benedict & Turner.	
FOSTER P. COLE	Sterling Furniture Co.
J. A. EVELETH	Eveleth-Nash Co.
M. GREENEBAUM	Greenebaum, Well & Michels.
R. B. HALE	Hale Bros.
F. J. KOSTER	California Barrel Co.
A. J. MCNICOLL	A. J. McNicoli Elevator Co.
BYRON MAUZY	Byron Mauzy Piano Co.
P. C. ROSSI	Italian-Swiss Agric. Colony.
W. M. SEARBY	Union Drug Co.
ROBERT H. SWAYNE	Swayne & Hoyt.
A. H. VAIL	Sanborn, Vail & Co.
L. M. KINO	Secretary and Supt.
GEO. T. WRIGHT	Attorney

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.	107 New Montgomery
Baker-Vawter Co.	Mills Bldg
Barrow, Wade, Guthrie & Co.	Mills Bldg
Hassell Audit Co.	Mills Bldg
Janssen, F. Bromley	508 California
Langdon, Walter G.	Hayward Bldg
Phillipps, F. G. & Co.	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The	41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.	
	103 Phelan Bldg.

ADVERTISING CARDS.

Stuparich Mfg. Co., The	8th & Brannan
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AGENTS.

Bancroft, Paul	History Bldg
Taylor, H. H.	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.	209 Market
Hooker & Co.	16 Drumm
Osborne & Co., D. M.	15 Main

ARCHITECTS.

Barth, Herman	508 Montgomery
Curlett, Wm.	314 Phelan Bldg
Curtis, John M.	126 Kearny
Maggs, Herbert B.	36 Flood Bldg
Meyers, Henry H., and Clarence R.	
Ward	532 Market
Mooser, William & Son	44 Geary
Paff, Charles	40 Montgomery
Reid Bros.	Claus Spreckels Bldg
Shea & Shea	26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.	
	120 Second

ART GOODS.

Cohen, H.	19 Grant Ave
Gump, S. & G.	113 Geary
Sanborn, Vail & Co.	741 Market
Schussler Bros.	119 Geary
Vickery, Atkins & Torrey	224 Post

ARTIFICIAL STONE DRYING.

Gray Bros.	
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ASBESTOS OVERHUNG.

McDearmon & Co.	
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.	
	3 California

ASSAYING.

Price, Thos. & Son	524 Sacramento
Simonds, Ernest H.	417 Montgomery

AUCTIONEERS.

Basch Auction Co.	319 Sutter
Chase, Fred H. & Co.	1732 Market
Dinkelspiel, J. S. & Co.	115 Bush
Ordway, W. C., Cor. 6th and King	
Spear, E. S. & Co.	31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.	709 Front
Schmidt, J. & Co.	115 Drumm

BAKERIES.

Prost, Nicholas	336 Third
Simpkins & Thorp	116 Erie
Young & Swain Baking Co.	2229 Geary

BANKS AND BANKERS.

American National Bank	
	200 Montgomery
Anglo-Californian Bank, Ltd.	
	200 Sansome
Bank of California	400 California
California Safe Deposit and Trust Co.	Montgomery and California
Canadian Bank of Commerce	
	California and Sansome
Central Trust Co.	42 Montgomery
Columbian Banking Co.	
	Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco	600 Market
Donohoe-Kelly Banking Co.	
	100 Montgomery
French Savings Bank	316 Montgomery
German Savings and Loan Society	
	526 California
Hibernia Savings and Loan Society	
	McAllister and Jones
Italian-American Bank	
	518 Montgomery
London and San Francisco Bank, Ltd.	424 California
London, Paris and American Bank, Ltd.	Sutter and Sansome
Mercantile Trust Company of San Francisco	464 California
Mutual Savings Bank of San Francisco	710 Market
Nevada National Bank of San Francisco	301 Montgomery
Rollins, E. H. & Sons	335 Pine
Savings and Loan Society	
	101 Montgomery
S. F. Savings Union	532 California
Security Savings Bank	
	222 Montgomery
Swiss-American Bank	524 Montgomery
Wells, Fargo & Co.'s Bank	
	Sansome and Market
Western National Bank of San Francisco	805 Market

HARBERS' SUPPLIES.

Deckelman Bros.	106 Ellis
Will & Finck Co.	818 Market

BEER BOTTLERS.

Enterprise Bottling Co.	2745 Sixteenth
Fredericksburg Bottling Co.	1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.	126 Fremont
Deer & Alex., Belting Co.	93 Fremont

BICYCLES.

Stanyan	528 Stanyan
Stanyan	309 Larkin
Stanyan	194 Stanyan
Stanyan	1331 Market

BLINDS.

Howard	328 Howard
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BOLT MANUFACTURERS.

Owens	Market & 10th
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BOOK BINDERS.

Eureka Bldg	113 Mission
Keystone Bldg	and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works	121 Howard
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BOOK BINDERS.

Hicks-Judd Co.	23 First
Phillips Bros.	505 Clay

BOOKS AND STATIONERY.

Cary, L. H.	16 Grant Ave
Cunningham, Curtiss & Welch	
	319 Sansome
Elder, Paul	238 Post
Ianaka & Hargens	107 Montgomery
Mitchell, E. H.	225 Post
Payot, Upham & Co.	100 Battery
Robertson, A. M.	126 Post
S. F. News Co.	242 Geary
Whitaker & Ray Co., The	723 Market

BOOTS AND SHOES.

Buckingham & Hecht	225 Bush
Cahn, Nickelsburg & Co.	129 Sansome
Eisenberg, Henry	410 Kearny
Heim, F. L.	234 Stockton
Kast & Co.	110 Geary
Koenig, F.	123 Kearny
Kutz, The G. M. Co.	103 Mission
Maler, Chas.	834 Kearny
Nolan Bros. Shoe Co.	312 Market
Philadelphia Shoe Co.	10 Third
Rosenthal's Inc.	107 Kearny
Siebs Shoe Co.	130 Main
Sommer & Kaufmann	28 Kearny
Sullivan, J. T.	20 Fourth
United Workingmen's Boot & Shoe Co.	42 Second
Williams-Marvin Co.	569 Market
Young, George H.	117 Bush

BREWERIES.

Burnell & Co.	409 Battery
Hibernia Brewery	1225 Howard
National Brewing Co.	762 Fulton
Union Brewing and Malting Co.	
	18th and Florida
Wunder Brewing Co.	
	Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co.	10 Main
Bauer-Schwelzer, H. & M. Co.	
	632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.	Safe Deposit Bldg
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BRIDGE BUILDERS.

S. F. Bridge Co.	220 Market
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BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.	435 Battery
Harper, F. F. G. & Co.	409 Washington
Heise, Chas Ed. & Co.	510 Battery
Mattoon & Co.	530 Battery
Mayhew, F. E. & Co.	424 Battery
Reed, George W.	500 Battery
Swayne, Hoyt & Co.	426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.	122 Davis
DuVal, W. M. & Co.	221 Front
Mailard & Schmiedell	307 Sansome
Wanlorek, M.	302 California
	412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.	123 California
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BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington	221 Sansome
Barth J. & Co.	480 California
Griffin & Eyre	426 California
Goldman, Max	312 Pine
Ilecht Bros. & Co.	312 Pine
Hellman, A. C.	317 Haywards Bldg
Hirshfeld, C.	79 Nevada Block
Perry, John, Jr.	411 Montgomery
Poltzer & Co.	Clunle Bldg
Poltz, Edward & Co.	403 California
Rehfish & Hochstadter	413 California
Toplitz, Joseph B.	320 Pine

BROKERS—TICKET.

Ottinger, A.	620 Market
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BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.	3178 17th
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BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association	301 California
Pacific States S. L. & B. Co.	410 Pine

BUILDING MATERIALS.

Waterhouse and Price	
	29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.	24 Second
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BUTCHERS.

Baccus, R. T.	
S. W. cor. O'Farrell and Mason	
Bayle, Lacoste & Co.	534 Clay
Boyes, James & Co.	108 Clay
Clayburgh & George	339 Kearny
Decourtieux, A.	529 Merchant
Hofmann & Woenne	735 Market
Katz, F. & Sons	California Market
Poly, Heilbron & Co.	339 Kearny
Patek, F. & Co.	500 Washington
Roberts, W. F.	2817 California
Schweitzer, J. & Co.	416 California
Stone & Ecklon Co., The	236 Sixth
Taaffe, Wm. & Co.	1537 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.	770 Mission
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CANNED GOODS.

W. G. M. Canning Co.	149 Fremont
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CAPITALISTS.

Bishop, Chas. R.	530 California
Center, John	
N. E. cor. 16th and Shotwell	
Dean, Walter E.	81 Nevada Block
Denman, James	2380 Steiner
Fontana, Mark J.	California and Front
Hayward, Alvinza	532 Market
Hopkins, E. W.	324 Pine
Hopkins, Timothy	Mills Bldg
Levy, H. M.	41 Nevada Block
McDonald, Jasper	Mills Bldg
Moore, A. A. Jr.	Hayward Bldg
Phelan, Jas. D.	Phelan Bldg
Poniatowski, A.	Crocker Bldg
Pope, George A.	Hayward Bldg
Schmidt, John A.	426 Ellis
Smith, F. M.	101 Sansome
Spreckels, Claus	327 Market
Spring Valley Water Works	
Geary and Stockton	
Thompson, R. R.	503 California

CARPENTERS AND BUILDERS.

Murray, S. C.	632 Howard
Robinson & Gillespie	407 Sutter

CARPETS.

Gullixson Bros.	965 Market
Hulse, Bradford & Co.	760 Mission
Schlueter & Volberg	217 Sutter
Walcom, Geo. & Co.	402 Sutter
Walter, D. N. & E. & Co.	629 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works	
	329 Guerrero
Spaulding, J. & Co.	353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.	Palace Hotel
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CARRIAGE AND BUGGY MANUFACTURERS.

Babbltt, J. H.....314 McAllister
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkin & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Werisch, Wm.....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....750 Market
Bamberger, J. & Co.....406 Sacramento
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Cahen, Sig.....22 Montgomery
Czarnecki, A. I.....131 Montgomery ave.
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave.
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSE.

Callleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....
.....1230 Market
Kelly & Liehes.....120 Kearny
Livingston & Co.....867 Market
Smith, H. L.....726 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....520 Market
Carroll & Tilton Company.....811 Market
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Kellus, Chas & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Stuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....523 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ely's
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co.....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John.....605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford W. G. & Co.....314 East

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co.....420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Christy & Wise Com. Co.....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....123 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co.....316 Washington
Dennison, Fieweger & Co.....
.....117 Sacramento

De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Evelth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Gall, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co. Ltd.....215 Front
Guggenlime & Co.....118 Davis
Guichard, Robt. F.....607 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....659 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co.....Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Lichtenberg, William.....419 California
Lichtenberg, R.....303 California
Loalza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington

Martens, Read & Co.....303 Front
McDonogh & Runyon.....416 Davis
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Pettigrew, John M.....212 Sansome
Phillips, M. & Co.....20 Pine
Roussel & Davidson.....19 California
Scatena, L. Co.....104 Washington
Scatena, L. Co.....104 Washington
Schultz-Hansen Company.....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Troback & Bergen.....505 Sansome
Van Huse & Co. Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Westmore Bros.....415 Washington
Wheaton, Pond & Harold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfe, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co.....Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Gullet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lochten Bros.....1257 Polk
Maskev, Frank.....32 Kearny
Roberts, Geo. F. & Co. Polk and Rush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seld, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard.....518 Noe
McCullough, James.....1229 Guerrero

COOPERS.

California Barrel Co.....327 Market
Herbert & Vogel.....
.....N. E. cor Broadway and Front
Woerner, David, Coopers Co.....
.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co.....9 Drumm

DEPARTMENT STORES.

Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.

California Door Co.....20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co.....19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse
Co., The.....119 Battery
Overland Freight and Transfer Co.....
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teale & Co.....708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.....
.....323 Front

DRIED FRUITS.

Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Pack-
ing Co.....3 California
Rosenberg Bros. & Co.....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph.....Kearny and Pacific
Clough, Frank.....400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co.....Bush & Montgomery
Week Co., F. A.....158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The.....
.....Geary and Stockton
Curtin, C.....911 Market
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....435 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The.....D.....
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros & Co.....110 Sixth
Sverman, J.....222 Third
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Berlitz School of Languages.....
.....1000 Van Ness ave.
Head's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Fellis Electric Corp.....527 Mission
California Electrical Wks.....547 Mission
Century Electric Company.....18 Second
Electric Railway and Manufactur-
ers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.....
.....107 Battery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating
Works.....743 Mission
Golden West Plating Works.....103 Beale
Merle, A. Co.....516 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....209 Second
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansom-

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc.....419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co.....219 Front

FLORISTS.

Frank & Parodi Co.....31 Geary
Canapa, Antonini & Co.....211 Sutter
Cleis, Fred.....808 Valencia
Cohn, Chas. C.....306 Sutter
Gonailhardon, B.....
.....Devisadero and Sacramento
Jacquemet, I. & Co.....506 Eureka
Jaeger, F. C.....236 Sutter
Leopold & Ephraim.....35 Post
Mann Bros.....1441 Polk
Matraia & Bertrand.....132 Powell
Montiegel, E.....509 Larkin
Matroni Bros.....2332 Fillmore
Pellicano, Frank & Co.....225 Kearney
Rossi & Rosaia Co.....15 Geary
Serveau Bros.....2110 Fillmore
Shanahan Florist Co.....107 Powell
Shibley, Frank P.....311 Sutter
Slevers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Brenner Co., John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....780 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoedlich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liches, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front

GAS FIXTURES.

California Gas Fixture Co.....330 Post
Day Co., Thos.....725 Mission

GAS ENGINES AND SCALERS.

Fairbanks, Morse & Co.....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.

Pacific Meter Co.....24 Jessie

GAS REGULATORS.

Gas Consumers' Association 516 Sutter

GENERAL MERCHANDISE.

Heidbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

California Glove Co.....25 Battery
Moss, Geo. A.....101 Post
Smith, W. M.....200 Post
Steinberger & Kallisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave.

GRAPHOPHONES AND PHONO- GRAPHS.

Humbia Phonograph Co. 125 Geary

GROCERS.

Bibo, Newman & Ikenberg, 1417 Polk
Chausson, C. 23d and Capp
Cluff Co., William, 18 Front
Ehrman, M. & Co., 191 Front
Foge & Mol, 5th and Mission
Goldberg, Bowen & Co., 432 Pine
Granucci Bros., 521 Front
Haas Bros., 100 California
Hartter, Hayes & Co., 216 Front
Hollmann, Henry, 2805 Mission
Hurley J. T., Hayes and Webster
Irvine Bros., 1302 Polk
Lennon John A., 315 Clay
Lewin-Meyer Co., 34 Market
Meyer, A. & Co., 16 Sacramento
Parks Bros. & Co., 418 McAllister
Rathjen Bros., 39 Stockton
Ring Bros., 19th and Castro
Rothschild, John & Co., 115 Sacramento
Sussman, Wormser & Co.,
S.E. cor. Market and Main
Tillman & Bendell, 327 Battery
West, Elliott & Gordon, 31 Sixth
Wellman Peck & Co., 201 Market

GUNS AND AMMUNITION.

Bekeart, Phil B. Co., 114 Second
Bremer, O. A., 820 Kearny
Clabrough, Golcher & Co., 538 Market
E. E. Drake, 86 First
Shreve & Barber, 739 Market
Winchester Repeating Arms Co.,
127 First

HARDWARE.

Baker & Hamilton, 2 Pine
Bennett Bros., 35 Sixth
Brown, Chas. & Son, 807 Market
Brownlee, J. P., 1612 Market
Dunham, Carrigan & Hayden Co.,
19 Beale
Froelich, Christian, 202 Market
Holbrook, Merrill & Stetson, 235 Market
Hs. J. G. & Co., 814 Kearny
Lloyd-Seovel Iron Works, 159 Fremont
Marwedel, C. F., 58 First
Montague, W. W. & Co., 309 Market
Montanya, J. De La Co., 606 Battery
Mossford, Moses, 3885 24th
Pacific Hardware and Steel Co.,
Mission and Fremont
Palace Hardware Co., 603 Market
Phillpott & Plummer, 823 Market
Rosekrans, H. & Co., 511 Sixth
Ruffs, A., 1404 Market
Smith, Peter A., 614 Fourth
Taylor & Spotswood Co., 135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co., 122 First
Leibold Harness Co., 211 Larkin

HATTERS.

Collins & Co., 1018 Market
Colman Co., 130 Kearny
Fisher & Co., 9 Montgomery
Kline, Louis & Co., 106 Bush
Lundstrom, K. A., 605 Kearny
Meussdorffer K. & Son, 8 Kearny
Triest & Co., 114 Sansome
Union Hat Co., 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros., 214 Pine
Chase, W. W. Co., 1928 Market
Ellis, H. C. & Co., 105 Steuart
Meyer, Albert, 2303 Geary
Morrow, Geo. & Co., 303 California
Scott & Magner, 615 Sixth
Somers & Co., 564 Sixth
Vermeil, J. H., 3142 Mission

HEATING & VENTILATING.

Barnett-Park Co., The, 214 Pine
Grannis J. G. & Co., 505 Mission
Royal Heating Co., Inc., S. F. cor.
New Montgomery & Mission

HORSE SHOEING.

Odea, Martin, 126 Geary

HOTELS.

California Hotel, Bush near Kearny
Elsmera, Hotel, 418 Sutter
Holm & Saxton, B. Edwin House
20 Ellis
Kingsbury, Geo. W., Lick House
Kirkpatrick, L. C., Palace Hotel
Occidental Hotel, Montgomery
St. Nicholas, 111 Union
Turpin, F. L., The B. 144 Union

HOUSEHOLD UTENSILS.

Wiester & Co.,

ICE DEALERS.

Consumers' Ice Company
Merchants' Ice and Cold Storage
Co., Lombard and S
Union Ice Co., 157

INSURANCE.

Abel & Bruckman, 299 S. E. cor.
Alliance Assurance Co., 116 California
Belden & Pulcher, 213 California
Berthou, Cesar, 423 California
Butler & Hewitt, 113 California
Com'l Union Assurance Co.,
416 California
Craig, Hugh, 216 Sansome
Davis, J. B. F. & Son, 215 Sansome
Dornin, Geo. D., Hayward Bldg
Fidelity & Casualty Co., 318 California
Firemen's Fund Insurance Co.,
101 California
German Ins. Co. of Liverpool, 237 Pine
Grant, Geo. F., 218 Sansome
Gutte & Frank, 303 California
Herold, Rudolph Jr., 415 California
Ins. Co. of North America, 412 California
Landers, William J., 205 Sansome

Liverpool & London & Globe Ins.
Co., The, 422 California
Manheim, Dibbern & Co., 217 Sansome
Milwaukee Mechanics' Ins. Co.,
410 California
Nathan & Kingston, 501 Montgomery
New York Life Ins. Co., Mills Bldg
New Zealand Ins. Co., 312 California
Norwich Union Fire Ins. Society,
314 California
Pacific Mutual Life Ins. Co. of
Cal., Montgomery & Sacramento
Pacific Surety Co., Safe Deposit Bldg
Parker, Chas. M. T.,
409 Mutual Savings Bank Bldg
Potter Edward E., 412 Pine
Preferred Accident Insurance Co.,
Mills Bldg
Shields, A. M., Crocker Bldg
Stovel, C. J., 411 California
Transatlantic Fire Ins. Co., 213 Sansome
Turner, Geo. W., 315 Safe Deposit Bldg
Voss, Conrad & Co., 204 Sansome
Watson, Taylor & Sperry, 322 Pine
Watt, Rolla V., Pine & Sansome
Wilson, Horace, 201 Sansome

IRON WORKS.

California Iron Yard, 640 Second
Macaulay, H. C. & Co., 155 Bluxome
Morton & Hedley, 215 Harrison
Vulcan Iron Works, 505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co., 214 Post
Nippon & Company, 507 Dupont
Solomon, C. Jr., 422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B., 13 Sansome
Mendelson Bros., 7 Battery

JEWELERS.

Baldwin Jewelry Co., 844 Market
Brittain & Co., 120 Geary
California Jewelry Co., 134 Sutter
Carrau & Green, 220 Sutter
Eisenberg, A. & Co., 126 Kearny
Elgin National Watch Co., 206 Kearny
Fershtand, Theodore, 126 Kearny
Glindeman, W., 5 Third
Greenzweig, George & Co., 206 Kearny
Hall, A. I. & Son, 643 Market
Huguenin, Adolph, 824 Market
Isaacs, Abe, 343 Kearny
Jadis, Alphonse Co. Mutual Sav Bk Bldg
Nordman Bros., 134 Sutter
Phelos & Adams, 120 Sutter
Radke & Co., 118 Sutter
Schneidewind, H. J., 822 Valencia
Schussler, M. & Co., 713 Market
Schwartz, K. G., 502 Battery
Schwitzer Joseph, 707 Market
Shreve & Co., Crocker Bldg
Sorenson, James A. Co., 103 Sixth
Vanderslice, W. K. & Co., 136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk, 220 Sutter
Muhs & Lochbaum Co., 208 Sutter

KNITTED GOODS.

Gantner & Matten Co., 20 Post
Pfister, J. J. Knitting Co., 60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co., 134 Post
Magnin & Co., 920 Market
Marks Bros., 1210 Market
Rosenthal, S. & Co., 937 Market

LADIES' TAILORS.

Flamm, G., 1435 Polk
Gadner, A., 2012 Fillmore
Lowenthal & Co., 914 Market
Rothschild, M., 526 Sutter

LAMPS.

Roesch Lamp Co., 585 Mission
Bauer Lamp & Reflector Co., 510 Mission

LAUNDRIES.

La Grande Laundry, 23 Powell
S. F. Laundry Association, 131 Ellis
U. S. Laundry Association,
3111 Sixteenth
White Star Laundry, 330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard, 2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co., 583 Mission

LAW BOOK PUBLISHERS.

Baneroft-Whitney Co., 612 California

LEAF TOBACCO DEALERS.

Ed. Long & Co., 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

1401 Front
109 Battery
203 Mason
38 Battery
Washington
Hession
Clay

LITH AND LITH.

G. Wall, Hesse & Co.,
Holmes Litho Co.,

LITHOGRAPHS.

Britton & Roy, 525
Galloway Litho & Eng. Co.,
110 S.
Mutual Label & Litho. Co., 24 & Br.
Roesch Litho Co., 325 Sansome
Union Lithograph Co., 325 Sansome

LIVERY STABLES.

109, T. Clay
Kelly, Chas. & Son,
1693 Pine
Nolan, John & Sons, 1611 California

LUMBER DEALERS.

Albion Lumber Co., 33-34 Crocker Bldg
Blyth & Trott, Spear and Mission
Caspar Lumber Co., 210 Hayward Bldg
Dodge, E. J. Co., 6 California
Doe, Chas. F. & Co., 133 Spear
Dolbeer & Carson, 10 California
Gage, Mills & Co., 330 Market
Gray's Harbor Commercial Co.,
237 California
Hammond Lumber Co., Hayward Bldg
Hibb, P. A. Co., Santa Cruz
Hobbs, Wall & Co., Inc.,
Beale and Bryant
Hooper, C. A. & Co., 204 Front
Hooper, F. P. & J. A., 4 California
Jones, Richard C. & Co., 739 Bryant
Meyer, Adolph, 1510 Devisadero
Pacific Lumber Co., Rialto Bldg
Pope & Talbot, 314 California
Renton, Holmes & Co., Mills Building
Scott & Van Arsdale, L. Co.,
Fifth and Brannan
S. F. Lumber Co., Third & Berry
Sierra Lumber Co., 320 Sansome
Simpson Lumber Co., 14 Spear
Slade, S. E., Lumber Co., 6 California
Truckee L. Co. of S. F., 6 California
Union Lumber Co., Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.,
347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply,
322 Howard
Cal. Hydraulic Engineering and Sup-
ply Co., 17 Fremont
California Engineering and Con-
struction Co., 907 Rialto Bldg
California Tool Works, 143 Beale
Cyclops Iron Works, 223 Main
Evans, C. H. & Co., 183 Fremont
Garratt, W. T. & Co., Fremont & Natoma
Hall, Robert, 108 Main
Harron, Rickard & McCone, 21 Fremont
Henshaw, Bulkley & Co.,
Fremont and Mission
Martin Pipe & Foundry Co.,
33 New Montgomery
Meese & Gottfried Co., 167 Fremont
Moore, Chas. C. & Co., First and Mission
Pacific Tool and Supply Co., 467 Mission
Pennington, Geo. W. Sons, Inc.,
313 Folsom
Ralston Iron Works, 222 Howard
Tatum & Bowen, 34 Fremont
The Compressed Air Machinery Co.,
26 First
Union Iron Works, 222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F., 12 Drumm
French & Linforth, 308 Market
Hughson & Merton, 105 Front
Morgan & Allen Co., 134 Sutter
Robinson, Geo. H., 226 Bush
Young, Carlos G., 23 Davis

MATTRESSES AND UPHOLSTERY.

Schrock, W. A., 21 New Montgomery
Crescent Feather Co., 510 Washington

MEN'S FURNISHING GOODS.

Atkins R. C. & Sons, 123 Montgomery
Baumel, Fred J., 1608 Market
Bluck & Jones Co., 106 Sutter
Cluett, Peabody & Co., 582 Mission
Elkus, Brenner Co., 17 Battery
Greenebaum, Weil & Michels,
17 Sansome
Hansen & Elrick, Market & Third
Keller, M. J. Co., 1028 Market
McNamara & Moran, 7 Battery
Meyerstein Co., 6 Battery
Morgan Bros., 229 Montgomery
Rogerson, J. C., 535 Valencia
Schoenfeld, Adolph, 1334 Market
The Toggery, 628 Market

MERCHANT TAILORS.

Francis & Co., Alto Bldg, Kearny & Bush
Growth W. L. Co., Mt. Sav. Bk. Bldg
Harshall, Abe, 12 Kearny
Lemos, Leon, 1117 Market
Lyons, Charles, 721 Market
Pohelm, I. T., 1110 Market
Reid John & Son, 78 Geary
Smith J., 906 Market

METAL WORKS.

American Can Co., 214 Mission
Elin John Metal Works, 313 Howard
Pacific Metal Works, 139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.,
645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson,
1228 Folsom
Cal. Milk Producers' Assn., 498 Turk
Jersey Farm Co., 851 Howard
Loewe, Wm. G., 624 Russia
S. F. Cream Depot, 1929 Mission
Standard Milk Co., 123 Sixth

MILLINERY.

Hinz & Landt, 513 Market
Holm & Nathan, 512 Market
Muller & Raas Co. New Monte & Mission
Spencer & Mitau, 1026 Market
Tonlitz R. L. & Co., 515 Market
Zobel, Lud., 919 Market

MILLWRIGHTS.

Dibert Mfg. Co., 225 Mission

MINERAL WATERS.

Eggers, Chas. & Co., 118 Eureka
Mt. Shasta Mineral Spring Co.,
Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.,
Mills Bldg
Baker, W. F., 401 California
Bey John W., 310 Pine
Cal. Safe Deposit Bldg
Ralston, W. C., 331 Pine

MUSLIN AND FLANNELETTE UN- DERGARMENTS.

Reynolds, The Geo. W. Co., 597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co., 2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M., 109 Sansome

OILS.

Porter, W. S., Hayward Building
Standard Oil Co., Rialto Building
Weed, F. F., Sec'y Lion Oil Co., 121 Geary

OPTICIANS.

Berteling Optical Co., 16 Kearny
California Optical Co., 205 Kearny
Chinn-Beretta Optical Co., 991 Market
Haskell & Jones Co., 243 Grant ave
Hirsch & Kaiser, 7 Kearny
Kahn, H. & Co., 642 Market

OYSTER DEALERS.

Darbee & Immel, 30 Union Sq. Market
Morgan Oyster Co., The, 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association, 308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co., 816 Mission
Cal. Paint Co., 236 First
Clineh, C. G. & Co., 7 Front
Fuller, W. P. & Co., Pine and Front
Magner Bros., 215 California
Nason, R. N. & Co., 115 Front
Whittier-Coburn Co., 20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons, 729 Devisadero
Brace, N., 447 Valencia
Davis, H., 236 Powell
Downing, Thomas, Inc., 615 Mission
Fraser, John P., 418 Post
Johnson, Joseph A., 517 California
Stader, C., Glen Park
St. Denis, J. & Co., 320 Sutter
Stein, M., 30 Sacramento
Swan, J. S., 717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory, 14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills,
40 California
Crown Paper Co., 707 Front
Union Bag and Paper Co., 406 Front
Union Pulp and Paper Co., 410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co., 520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo., 2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P., 941 Howard
California Fig Syrup Co., 392 Church
Law, Herbert E., Rialto Bldg
National Pharmacy Co., 214 Townsend

PHOTOGRAPHERS.

Taber Photo Co., 121 Post
Vaughan & Keith, 110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong, 621 Clay
Sunset Photo & Engraving Co.,
106 Union Square ave
Union Photo Engraving Co.,
144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P., 109 Montgomery
Kirk, Geary & Co., 112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co., 931 Market
Curtaz, Beni, & Son, 20 O'Farrell
Kohler & Chase, 28 O'Farrell
Mauvais, The Zeno Music Co., 769 Market
Manzy, Byron, 308 Post
Pommer-Eilers Music Co., 653 Market
Paige Piano Co., Post & Stockton
Sherman, Clay & Co., 139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co., 509 Commercial
Loeffler, John, 422 Fifth
Pacific Vinegar and Pickle Works,
122 Davis

PLANING MILLS.

Birth, L. H., 709 Bryant
Hansen, A., Berry, near Sixth
Townley Bros., 18th and Folsom

PLUMBERS.

Allen & Allen, 1151 Mission
Ickelheimer, S. & Bro., 20 Geary
Murray Bros., 623 Sacramento
Snook, Wm. & Son, 554 Clay
Wilson, W. F., 228 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Tay, Geo. H. Co., 49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co., 211 Clay
Ruttgenbach, Joseph, 336 Fourth
Cudahy Packing Co., 125 California
Heineman & Stern, 906 Larkin
Roth, Blum & Co., 201 California
South S. F. Pack. & Prov. Co., 117 Davis
Western Meat Co., Sixth and Townsend
Wilfert Bros., 1378 Market

POULTRY AND DAIRY PRODUCE.

Podera, A., 526 Montgomery
O'Brien & Spatorno, Cal Market
Tiddy, Richard, Spreckels Market

POWDER WORKS.

The California Powder Works,
330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Cubery & Co.....587 Mission
Dempster Bros. Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdoch, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D.....Crocker Bldg.
Deichmiller, C., D. D. S.....
Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co.....103 Phelan Bldg

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market
Stilwell-Bierce & Smith Valle Co.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenfort, Wm.....301 Fillmore
Giselman, William, Trustee.....120 Phelan Bldg.
Hendricksen, William & Co.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Strassburger, I. & Co.....484 California
Surreyhyne, F. B.....138 Montgomery
Umben, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....613 California
Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.

Herman R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tehau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS.

Pacific Refining and Roofing Co.....113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co.....102 First
Winslow, C. R. & Co.....44 Second

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg
Steiger Terra Cotta and Pottery Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California

Gale, J. W.....410 Davis
Grace, W. R. & Co.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....123 California

Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsul & Co.....222 Sansome
McNear, G. W.....326 California

Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California

Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMTHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Berman, O.....48 Ellis
Ulman, Seeligsohn & Brown.....17 Battery

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloomt.....214 Sacramento
Lille, Charles.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everdmg, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.....415 Montgomery

Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship Co.....421 Market

Pacific Coast Steamship Co.....19 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg
Thoms, J. W.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James Mfg Co.....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co.....Eighth and Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second and Market

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc.....569 Market

TANNERS.

Eagle Tannery.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....Spear and Mission
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Gultard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....Second and Folsom
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc.....109 Sacramento
Neville & Co.....31 California

THEATERS.

Belasco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Jordan's Express.....319 Mason
Morton Special Delivery Co.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp.....2d & Mission

TRUNKS.

Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
Bannan's Typewriter Exchange.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....228 Bush
West Coast Typewriting Co.....401 Hayward Building
Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission

Maass, H. F. Co.....917 Mission

Truman, Chas. H. J. & Co.....1909 Mission

United Undertakers' Association.....566 Mission

Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....534 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

UPHOLSTERY.

John Hoey.....718 Mission

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.

Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....309 California
Haslett Warehouse Co., The.....206 California
Lemman Bros.....Townsend and Japan
Lombard Warehouse Co., Inc.....225 Fremont
S. F. Warehouse Co.....41 First

WELL DOREKS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co.....100 Front
Welsbach Mantles and Supplies
Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Chaix & Bernard.....756 Brannan
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co. Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The.....434 Bryant
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi.....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John.....California and Sansome
Lyons, E. G. & Rass Co., The.....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martino, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore-Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co.....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathen Co., The.....48 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....Brannan and Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
Roebling's, John A. Sons Co.....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

ADVISES THAT THE CITY SWEEP ITS OWN STREETS.

Association Recommends a Change from the Contract System, Provided Civil Service Rules are Enforced.

The Merchants' Association has recommended to the Board of Works that on the expiration of the present contracts, the city do its own street sweeping, provided the work can be done under strict Civil Service rules. Otherwise, the Association predicts failure for the attempt. It bases this prediction upon its own experience in sweeping the streets when it held the contract and did the work in order to show the people of San Francisco that they could have clean streets if they would, and it specifies Civil Service examinations for all street sweepers if its recommendation is to be carried out. The communication follows:

SAN FRANCISCO, Cal., Dec. 18, 1903.

To the Honorable, the Board of Public Works,
City and County of San Francisco.

Gentlemen:—The Merchants' Association respectfully recommends that at the expiration of the present contracts on July 1, 1904, the work of street cleaning and sprinkling be done under civil service rules by the city instead of by contract as heretofore.

We make this recommendation after having given the matter a great deal of study and with full appreciation of both the benefits and dangers of such a change in the method of doing this work.

This Association has, until recently, been opposed to the city's undertaking to do its own street cleaning, believing that as conditions were, previous to the adoption of the charter, the work would be better and more economically done by contract, and experience has demonstrated the correctness of that position.

The charter has been amended so as to permit the city to do the work if desired. Theoretically this is the ideal way for, other things being equal, the city can do the work better for the same amount of money than a contractor who is tied down by a schedule which does not permit the sweeping to be varied according to conditions arising at different seasons of the year. A contract must necessarily require that the various streets shall each be cleaned a specified number of times each month. It is the case that many streets during certain kinds of weather require cleaning more frequently than at other times. Likewise there are a large number of blocks in the Western Addition which are scheduled for cleaning the entire surface once or twice a month, whereas, during ten months in the year, they require nothing but gutter cleaning, and as a matter of fact nothing but the gutters are cleaned, although the city pays for cleaning the entire area. We have made the specifications as elastic as possible, but they cannot be made sufficiently so to meet all climatic conditions existing here.

WHY CITY WORK SHOULD BE BETTER.

The sprinkling is open to the same objections. On certain days certain streets require twice as much sprinkling as on other days. Again, a contractor takes the work on the purpose of making a profit. Most contractors try to make all the profit possible and do the work as well as they can to be accepted. The city, on the other hand, is not in the business for profit. The only purpose is, or should be, to do the greatest amount of work and keep the streets in the cleanest condition possible for the amount of money appropriated for that purpose.

If the contracts in all districts were always secured by a single contractor who was experienced in street cleaning and who would take some personal pride in doing good work in addition to making a reasonable profit, it might be better to continue to do the work by contract. This condition, however, has not always prevailed and there is no assurance that it will do so in the

future. We must, however, state frankly to your Honorable Board that unless certain conditions are complied with we feel certain, from our own experience in handling the work, that the city can not do the work properly and that the result will be disastrous so far as having clean streets is concerned.

These are:

1. That the entire department of street cleaning shall come under Civil Service. Politics and the question of patronage must be entirely eliminated. If an unnecessary number of employees are used or if men who are incompetent or physically unable to do the work are given employment, or if those who are employed are not made to work as faithfully for the city as they would for a contractor, the streets cannot be well cleared within a reasonable appropriation.

2. That the Superintendent in charge should not only be experienced and competent, but he should be given full power, held strictly responsible for results only, and not interfered with so long as he produces satisfactory results.

Except under these conditions we believe the results will be so unsatisfactory that the public will demand a return to the contract system.

REASONS FOR UNSATISFACTORY CLEANING.

Much of the street cleaning at present is unsatisfactory, particularly in the residence districts, and has been so for a long time. This is not entirely the fault of the city's inspectors, for the inspection by the city during the last year or two has been better than at any time in the past, but is owing in great part to conditions enumerated above. We are satisfied that the city can, if it will, keep the streets in a cleaner condition for the same amount of money now expended for that purpose than is being done by contract.

We, therefore, recommend that beginning July 1st, 1904, the city undertake to do its own street cleaning and sprinkling, subject to the following conditions:

1st. That there be formed a separate department of street cleaning, which, under the direction of the Board of Public Works, shall have entire charge of the work. The executive force should consist of a Superintendent, Assistant Superintendent, Bookkeeper, Stenographer, and a limited number of inspectors who should also serve as outside foremen in actually directing the work. Foremen of hand labor gangs should be foremen-sweepers, that is foremen who also work as sweepers.

2nd. That during the first two years the city should hire its teams, sprinkling carts and sweeping machines. We are not in favor of the city expending a large amount of money in the purchase of a permanent equipment and the construction of stables until it has demonstrated its ability to handle the work successfully. Your Superintendent of Street Cleaning has estimated the cost of doing the work if the city rented its teams and purchased its tools, etc., at \$210,651 which, with the added cost of water for sprinkling, would bring the expense up to the present appropriation of \$215,000. This is based on a rate of \$2.50 per day for sweepers, which is twenty-five cents more than they receive at present. If the city can successfully clean the streets for two years we then favor the purchase of a modern equipment.

CIVIL SERVICE RULES ARE ESSENTIAL.

3rd. That the entire department, except drivers of hired teams, be placed from the beginning under Civil Service. Unless this is done we are emphatically opposed to the city's undertaking to do its street cleaning. The Civil Service Commission should be requested to hold examinations early next year and provide eligible lists for the following positions:

Superintendent of Street Cleaning
Assistant Superintendent of Street Cleaning
Street Cleaning Inspector
Foremen-Sweepers
Sweepers.

The remaining employees would probably come under classifications for which there are already eligible lists.

EXAMINATION FOR SWEEPERS.

The examination for sweepers should be simply a physical one to show that they are physically able to perform the work, together with proof of residence, citizenship and experience. Special credits should be given for experience as sweepers, additional weights being given for each additional year the applicant has been employed as sweeper at any time; such experience to be in the aggregate and not necessarily to consist of continuous service. By this method those sweepers who have been longest employed by different contractors, and who therefore may be considered the most efficient, will be given preferment on the eligible list. This is just and right, and we do not think any other examination for this class of work is practical.

QUALIFICATIONS OF FOREMEN.

Applicants for positions as Foremen-Sweepers should be examined in reading, writing and simple arithmetic, sufficient to show that they are qualified to keep time and make out reports. Credits should also be given for experience as sweepers with extra credits for experience as Foremen-Sweepers.

We bring this matter to the attention of your Honorable Board at this time for the reason that if you decide the city should undertake this work next year, plans for doing so should be started at an early date. The work, as you are aware, is made up of a great amount of detail, and eligible lists should be prepared, employees selected and all details of the work, schedules, etc., planned completely before the expiration of the present contract, so that the city's work may start July 1st without confusion or the public noticing any difference except, perhaps, that the work is better done, which, we sincerely hope, may be the result.

We respectfully submit these recommendations for your consideration.

Very respectfully,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING,
Secretary.

FRANK J. SYMMES,
President.

NEW MEMBERS.

The following seventeen new members have been added to the roll:

The Elkus-Brenner Cor men's furnishing goods,	17	Battery
J. Schweitzer & Co., butchers.....	416	Clay
Griffith-Durney Co., commission.....	200	California
Cal. Paper & Board Mills, paper and paper bags	40	California
Fred Cleis, florist.....	808	Valencia
Mrs. E. Montiegel, florist.....	809	Larkin
Roussel & Davidson, commission....	19	California
Louis Besozzi, restaurant.....	504	Market
Morgan & Allen Co., manufacturers' agents,	134	Sutter
Sylvan L. Bernstein, dry and fancy goods,	120	Sutter
Mann Bros., florists.....	1441	Polk
B. Gonailhardon, florist, Sacramento & Devisadero		
Herman Barth, architect.....	508	Montgomery
Hobbs, Wall & Co., Inc., lumber, Beale and Bryant		
H. C. Macaulay & Co., foundry.....	155	Bluxome
J. T. Hurley, grocer.....		
The Lewin-Meyer Co., grocers.....	34	Market

The membership of the Merchants' Association has passed the 1,300 mark. This is a splendid record for an organization that began life less than 10 years ago with 47 members. It can only be explained on the ground of positive public service and utility. Nothing lasts long in this utilitarian age unless it does some good.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.



Vol. 9.

SAN FRANCISCO, CAL., FEBRUARY, 1904.

No. 90.

SPOILS POLITICS BROUGHT TO A HALT.

Prompt Injunction Proceedings Check the Raid on the Merit System.

Mayor Schmitz's Board of Public Works Declares Under Oath That it Has No Intention of Violating the Charter by Removing the Civil Service Men In Its Employ.

The expected raid on the Civil Service positions under the Board of Works has failed to materialize. Civil Service men in that department are safe for the time being at least, and some of the hungry members of the job chasing crowd will have to hunt employment elsewhere. If the Mayor pines to make another such showing of economy as he says he has made in the Health Department, he will have to do it by discharging men outside of the merit system; the process of "economizing" by abolishing Civil Service places and appointing non-Civil Service men to do the same work, has been effectually checked.

This result is due in part to the prompt action of the Merchants' Association in praying for an injunction against such an attack on Civil Service in the Public Works Department as the one that took place under the Board of Health and in part to the resolute stand of the majority of the Board of Supervisors, and the plucky work of such men as Brandenstein, Braunhart, Payot and D'Ancona in pressing an investigation into the Health Department affair which has several times come perilously near the danger point for the Mayor of San Francisco.

WORKS BOARD ON ITS OATH.

Cited by Judge Sloss, on President Symmes' petition, to show cause why they should not be enjoined from removing Civil Service employes in violation of the charter under pretense of abolishing their offices, the Board of Works has come into court, and has declared on oath that it has no intention, either for the present or the future, of running counter to the Civil Service law.

The answer is separately sworn to by every member of the board. Nowhere does it deny that the board did intend to tamper with the Civil Service law, nor that the plaintiff's information and belief were correct. Its allegations

set up only its present intention, and do not pretend to claim that without the action of the Merchants' Association the Civil Service men would have been secure in their positions.

DANGER IS AVERTED.

Satisfied for the first time, by the oaths of the Commissioners, that they would not follow the example of the Board of Health, and having no wish to annoy them with needless litigation, Mr. Symmes directed the Association's attorneys, Messrs. Wright and Wright, and Franklin K. Lane, to dismiss the action. The intentions of the Commissioners are now a matter of record, sworn to by them individually, and things in that quarter may be considered reasonably safe. There have been wholesale dismissals of janitors, and other employes, who had not yet been put on the eligible lists by the Civil Service Commissioners, enough to show what might have happened, but there has been no attempt to tamper with Civil Service men a la Board of Health, and doubtless there will not be.

As many more suits will be instituted as seem necessary or advisable to protect Civil Service reform in this city.

WILL SUPPORT CIVIL SERVICE REFORM.

The Merchants' Association has been forced to take this attitude in order to save the life and being of the Charter. The value of that instrument as a safeguard against political and social rottenness in this community depends absolutely, in the opinion of the Association's directors, upon the maintenance of its Civil Service provisions.

The Association has no objection to economy. Its directors believe a substantial saving could probably be effected in a great many offices in the City Hall. As business men, they realize

the unfortunate tendency of all human institutions to yield more or less to the constant pressure of waste and laziness—even under the merit system. If the Mayor had consolidated several Civil Service positions and given the resulting job to one Civil Service man, or had reduced properly the salaries of some Civil Service men, or had accomplished his economy by abolishing jobs impartially, regardless whether they were under the merit system or not, the Merchants' Association would never have protested. Whenever the Mayor can economize within the law, and will endeavor to sustain instead of to destroy Civil Service principles, he can count upon the heartiest support of the Merchants' Association. But when the supposed economy is accomplished through what appear to be palpable evasions of the Civil Service law, the Association purposes to protest, and protest in the right place—the courts.

SPOILS POLITICS CREEP IN.

Ever since the present Mayor took office there has been a noticeable lack of energy in extending the merit system through the city government, and small infractions of the law have been more or less frequent. After his re-election many politicians became certain that Civil Service reform would soon cease to be an important factor in City Hall affairs. Then the newspapers announced the reorganization of the Health Department through the dismissal of a number of Civil Service and other employes, the discharge of Civil Service men being accomplished under cloak of abolishing their offices and creating new ones, and the Association was informed that the same thing was about to be done in the Department of Public Works.

MERCHANTS' ASSOCIATION ACTS.

A special meeting was called, and without a dissentient vote the directors authorized Presi-

dent Symmes to take whatever legal action seemed necessary to protect the merit system, and to employ Mr. Franklin K. Lane, on account of his experience with charter law as the recent City and County Attorney, to act as associate counsel, and to represent the Association in all official investigations of the action of the Board of Health. Mr. A. G. Wright, the Association's attorney, immediately proceeded to draw up the petition of Mr. Symmes for an order of court restraining the Board of Works from making illegal removals of Civil Service men. The rumor of injunction proceedings reached the Board of Works, and the meeting at which it was expected the merit system would receive another stab in the back was devoted strictly to department business.

CLAIMS OF ECONOMY.

The excuse for the action of the Health Department is an alleged economy of \$10,000 in its salary roll. It has been harped upon with suspicious persistency under the leading questions of Mr. Ruef by every political doctor summoned before the joint investigating committee of the Board of Supervisors. It was held up, a glittering prize, by Mayor Schmitz, at the banquet of the Draymen's Association, and his hearers were told that he intended to expend the money upon the streets. The directors of the Merchants' Association have no confidence that this sort of economy will produce a cash balance at the end of the year. The experience of American cities has demonstrated that politicians can not be trusted with the farming out of jobs, and that any saving effected one month will be eaten up, ten times over, later on.

ECONOMIZE LEGALLY.

There is a legal way to retrenchment in the administrative departments of this city: it is plainly described in the Civil Service provisions of the Charter, and any board that sincerely wishes to economize will have no trouble doing it without breaking the law.

But if economy could be effected by throwing Civil Service reform overboard, the saving, however great, would be too small to compensate the community for the establishment of a political system in San Francisco whose natural tendency is to degenerate into the terrible instrument of social degradation that American spoils politics has become.

ASSOCIATION WILL WATCH.

The Merchants' Association will continue to watch the situation, and will proceed in the course mapped out for it by the best legal advice. It does not go out of office with any political party, and it will secure the enforcement of all the Civil Service law the courts will uphold. It has the best interests of the city in view all the time, not for today or tomorrow, but for the years to come. It has no enemies to punish and is ready to stand by every efficient officer of any political complexion. Its directors are deceived by no specious display of economy for a month or so under a system which means inevitable extravagance all the rest of the time. They realize fully the ultimate tendency of spoils politics to run to plunder and corruption. They will be deterred by no thought of temporary financial gain to the city or consideration for the feelings of those who merit censure. They represent over 1,300 of the heaviest taxpayers in the city and they would fail in their duty if they did not strive to protect them and their homes from the worst of all civic calamities, municipal misrule through spoils politics.

If dishonesty is possible under the Merit System it is not only possible but inevitable under the spoils arrangement.

HOW THE CIVIL SERVICE LAW HAS BEEN IGNORED.

Head of the Health Board Not Familiar With it, But Voted to Evade it Anyhow.

One of the striking spectacles presented by the Supervisors' investigation of the action of the Schmitz Board of Health was that of a head of an important city department who appeared to have no definite knowledge of the Civil Service provisions of the Charter, nor of his obligations under them. The following extracts from Dr. Ward's testimony will furnish food for thought even to some of the adherents of the present administration.

Question by Supervisor Brandenstein: Did you, or did you not, understand from the clerk of the Civil Service Commission that you had no discretion whatever; that if you purposed to lay off any of the inspectors you must lay them off in the inverse order of their appointment?

Answer: I knew of that rule.

DID NOT READ THE RULE.

Question: Did you not know that you had no discretion in the matter, so far as that rule was concerned?

Answer: No, I did not know I had no discretion in the matter.

Question: Had you read the rule prior to that time?

Answer: No, sir; I had not read that rule.

Question by Judge Slack: Why did you not consider, in connection with his removal, Sec. 12 of Art. XIII of the Charter, which provides as follows: "No deputy, clerk, or employe in the classified Civil Service of the city and county, who shall have been appointed under said rules, shall be removed or discharged except for cause, upon written charges, and after an opportunity to be heard in his own defense." Why did you not consider that provision in the Charter?

Answer: It was not considered.

Question: Therefore you violated that provision, did you not, Doctor, in this case?

Answer: We did not violate it with any idea of evading the spirit of the Charter, but seeking simply and purely for efficiency in that department.

DISREGARD THE LAW.

Question: Let me read further: "Such charges shall be investigated by or before the Civil Service Commission, or by or before some officer or board appointed by the commission, to conduct such investigation." That whole provision was disregarded in Mr. Derham's case, was it not?

Answer: It would appear so.

Question by Supervisor D'Ancona: Dr. Ward, are you familiar with the Civil Service provisions of the Charter?

Answer: Only in part, sir. I have not made it a special study.

Question: What are Mr. Levy's duties under the direction of the Board of Health?

Answer: His duties will be that of secretary, assistant secretary, bookkeeper, statistician and stenographer.

Mr. Ruef: And food inspector.

Question: Is Mr. Levy a Civil Service employe?

Answer: No, sir.

Question: Do you know what Mr. Levy's previous occupation has been?

Answer: No, sir; I do not.

Question: What inquiry into Mr. Levy's qualifications did the board first make before appointing him?

Answer: Mr. Levy's name was presented with his qualifications.

Question by Judge Slack: By whom? Why do you hesitate, Doctor?

Answer: I was thinking. It was either Mr. Ruef or the Mayor, I don't know which one.

Question: Then the fact is that the Mayor or Mr. Ruef vouched for the qualifications of Mr. Levy to fill this position. Is that not so?

Answer: I think Mr. Ruef told me, if I remember rightly, more about the efficiency of this man. I don't recollect that the Mayor said anything further than that he would be pleased to recommend his ability in that connection.

Question: That he would be pleased to see Mr. Levy appointed? That is right, isn't it?

Answer: Yes, I think that is true.

IT STRIKES A HARD BLOW AT MUNICIPAL OWNERSHIP.

Attack on the Civil Service Will Postpone Any Move in that Direction For Some Time.

The ultimate ownership of public utilities by the municipality was declared to be one of the purposes of the Charter, and gave that document its distinctive character among the organic laws of American cities. The heaviest blow this policy has yet received has come from the Mayor's appointees in the form of the raid on the reformed Civil Service.

That action has convinced every thinking person in the community that municipal ownership is, for the time being, out of the question.

No one has been a more insistent advocate of this form of collectivism than Supervisor Braunhart, who, on account of his well-known devotion to the principle, has occupied a permanent position at the head of the Committee on Public Utilities. A year ago this committee, in conjunction with the one on Charter Amendments, published an appeal to the citizens of San Francisco, urging them to vote for the acquisition of the Geary street railway. The joint committee said:

Those who insist that Civil Service rules should govern the operation of public utilities by the municipality will find this requirement fully met by the provisions of the City Charter. The provisions of Art. XIII (establishing the Civil Service) "shall apply to all boards or departments operating public utilities," is the precise language of the Charter. Under these provisions, the tenure of all employes is for life or good behavior. Appointments are made according to merit, and previous experience gives the applicant extra credits in determining competency. The competent employes of the present system would thus be given a natural preference in the municipal employment.

Mr. Braunhart is still devoted to municipal ownership, but he has seen the utter impracticability of any such plan when public affairs are guided as they are at present. Speaking of the recent action of the Board of Health, he said:

"I will not advocate the purchase of the Geary street road, nor of a water tank, unless we can have some assurance that the Civil Service law will be enforced. If these people are going to treat public positions merely as so much spoil, I won't have anything to do with it.

"It was supposed when the charter went into effect that all the places under the city government would be put in the classified lists within a few months, at most. Nearly four years have gone by, and the janitors in the City Hall are still unprotected and over thirty of them have just been dismissed to make room for political appointees.

"This is a serious business. Suppose the city were to buy the Geary street road and they treated all the places of employment on it the same way—either held them open for temporary appointments, or did as the Board of Health has done—suppose, for example, they changed the names of the conductors' jobs, and put political workers in their places. It would make a farce of municipal ownership."

"I do not, however, consider this attack fatal either to Civil Service or municipal ownership. I do not doubt that the courts will suppress all attempts at violation or evasion of the Civil Service provisions of the Charter."

There are a great many other advocates of the public ownership idea who agree with Supervisor Braunhart, and they are as keenly disappointed over the outlook as they are surprised and disgusted at the quarter from which the stroke has come.

AUDITOR BAEHR MAKES A STAND FOR THE LAW

**Notifies Health Board Appointees that he will
not Approve their Salary Claims
Without a Suit.**

Thirteen employees of the Board of Health appointed without Civil Service examinations, have been notified that their salary warrants will not be approved until they establish in court their right to the jobs they are trying to hold.

The communication is addressed to "Louis Levy, et. al.," and, in addition serves to notify Drs. G. W. Goodale, Walter Jackson, C. A. Glover and M. J. Walsh, "inspecting physicians"; Drs. J. F. Dillon, A. L. Adler and Frank Tillman, "district health officers," Henry Miller and James Ready, "factory inspectors," James P. McQuaide, "assistant warden and custodian," B. P. Ehrlick, "receiving secretary," and A. M. Currie, "assistant superintendent" at the City and County Hospital. The letter follows:

SAN FRANCISCO, Jan. 28, 1904.

Deputy Health Officer Louis Levy et al.' San Francisco, Cal.:

Dear Sirs: Regarding the salary of yourself and the other members of the Health Department, to which objection to the payment has been made from numerous sources, I have decided to withhold my approval of the warrants until the questions have been passed upon by the courts. Certainly the spirit of the civil service provisions of the Charter has been violated, if not the letter. It is desirable for all parties that the questions be settled as soon as possible, and for me to refuse my approval of the demands, offers the speediest issue. You are therefore at liberty to take such action as you deem advisable at once. Yours truly,

HARRY BAEHR, Auditor.

Mr. Baehr's present stand is in line with his letter to the Merchants' Association a few months ago, in which he declared he had no intention of violating the Civil Service law, and would not knowingly approve salary warrants of men unlawfully appointed. That assurance is doubly needed and doubly welcome at the present time. If the salaries do not go with the places, the spoils of office will not tempt place hunters to very violent exertion on behalf of machine politics. As long as Mr. Baehr maintains his present attitude, the people of this city who are interested in good government will be with him.

HONOLULU NOW A PORT OF CALL

**Work of the Two Merchants' Associations
Bears Fruit in an Advantage
to Two Cities.**

HONOLULU, H. T., Jan. 8, 1904.

Merchants' Association of San Francisco—
Gentlemen:

Our Board of Directors desire to express to you their appreciation of your valuable services in assisting towards securing the making of Honolulu a port of call for the transports passing between the Philippines and the mainland. This has now been made a port of call by the War Department, which will result, we believe, to our mutual advantage and profit, and we feel that your assistance therein has been very valuable. We trust this may be a forerunner of the frequent joint action of our respective bodies on matters of mutual public interest and hope we may have an opportunity of reciprocating.

Very respectfully,

BOARD OF DIRECTORS OF THE MERCHANTS'
ASSOCIATION OF HONOLULU.
C. R. HELM, Secretary.

SUPERVISORS CONDEMN THE BOARD OF HEALTH.

**Declare It Has Flagrantly Violated the Civil Service
Law and Should be Removed
From Office.**

The joint committee of the Board of Supervisors, appointed to investigate the alleged violation of the Civil Service law by the Mayor's Board of Health, has found and recommended as follows:

The committee has found that:

Positions filled by Civil Service men were abolished, and others which the testimony shows were identical in range and nature of duties were created, and then filled with non-Civil Service men.

The assertion that these changes were made in the interest of efficiency is a mere pretense. It is impossible to believe that the efficiency of the department was for a moment considered.

The testimony clearly showed that the members of the Board of Health gave to the positions created by them designations different from those that had already been selected by the Civil Service Commission for the express purpose of violating and evading the Civil Service provisions of the Charter. It resorted to a change of designation as a method of substituting the spoils system for the system of competitive examination.

The economy claimed is almost entirely confined to the list of Civil Service positions, the salary roll of which has been reduced \$24,600 a year. The salary roll of the non-Civil Service positions has been raised \$15,600; almost doubling it.

The committee is of the opinion that the mal-

administration of the affairs of the Health Department of the city by the Board of Health justifies and demands the immediate removal of that board.

The committee recommends that:

1. The Board of Supervisors declare that thirteen persons appointed by the Board of Health in the main office and the City and County Hospital hold positions in violation of the Civil Service law.

2. The Auditor and Treasurer be directed not to audit or pay salary warrants drawn in favor of these persons.

3. The Clerk of the Board be directed to transmit a copy of the report to the Auditor and Treasurer.

The Board of Supervisors adopted this report by a vote of 14 to 3, polled as follows:

Ayes: Alpers, Booth, Bixton, Brandenstein, Brauhart, Comte, Connor, D'Aneona, Eggers, Hooks, McClellan, Payot, Rock, Sanderson.

Noes: Bent, Finn, Rea.

Not voting: Lunstedt.

WORK OF THE DIRECTORS.

**Merchants' Association Asks for a Pneumatic
Tube Mail Service in this
City.**

Five meetings of the Board of Directors and three meetings of regular and special committees have been held during the past month.

NEW MEMBERS.

The following eight new members have been added to the roll:

Frank Sperling, insurance.....307 Parrott Bldg.
California Hat Co., hatters.....597 Mission
Seregni & Bernieri, granite and marble deal-
ers.....62 Flood Bldg.
H. Heitmann, grocer.....395 Geary
Alaska Codfish Co., codfish dealers....17 Davis
Dalziel-Moller Co., plumbing and heating sup-
plies.....559 Mission
Henry Grandjean, coffees, teas and spices...
.....419 Jackson
J. Priester, dry and fancy goods....1415 Stockton

PNEUMATIC TUBE SERVICE FOR MAIL DELIVERY.

Resolutions have been adopted and forwarded to the California Congressional Delegation, urging the establishment in San Francisco of a pneumatic tube service for quick mail delivery.

EL CAMINO REAL.

The Board has endorsed the proposed reconstruction of a public highway through the State approximately along the route of the old road known as El Camino Real, believing that if a feasible plan is found for doing the work such a road would benefit this city and the State.

SPUR TRACKS.

The Board decided it could not endorse the proposed ordinance prohibiting the loading or unloading, during the day time, of freight cars on spur tracks along the public streets, as such action would be detrimental to the interests of the city as a whole, inasmuch as it would tend to deter manufacturing and warehouse establishments from locating here.

MISSION STREET WILL BE WIDER.

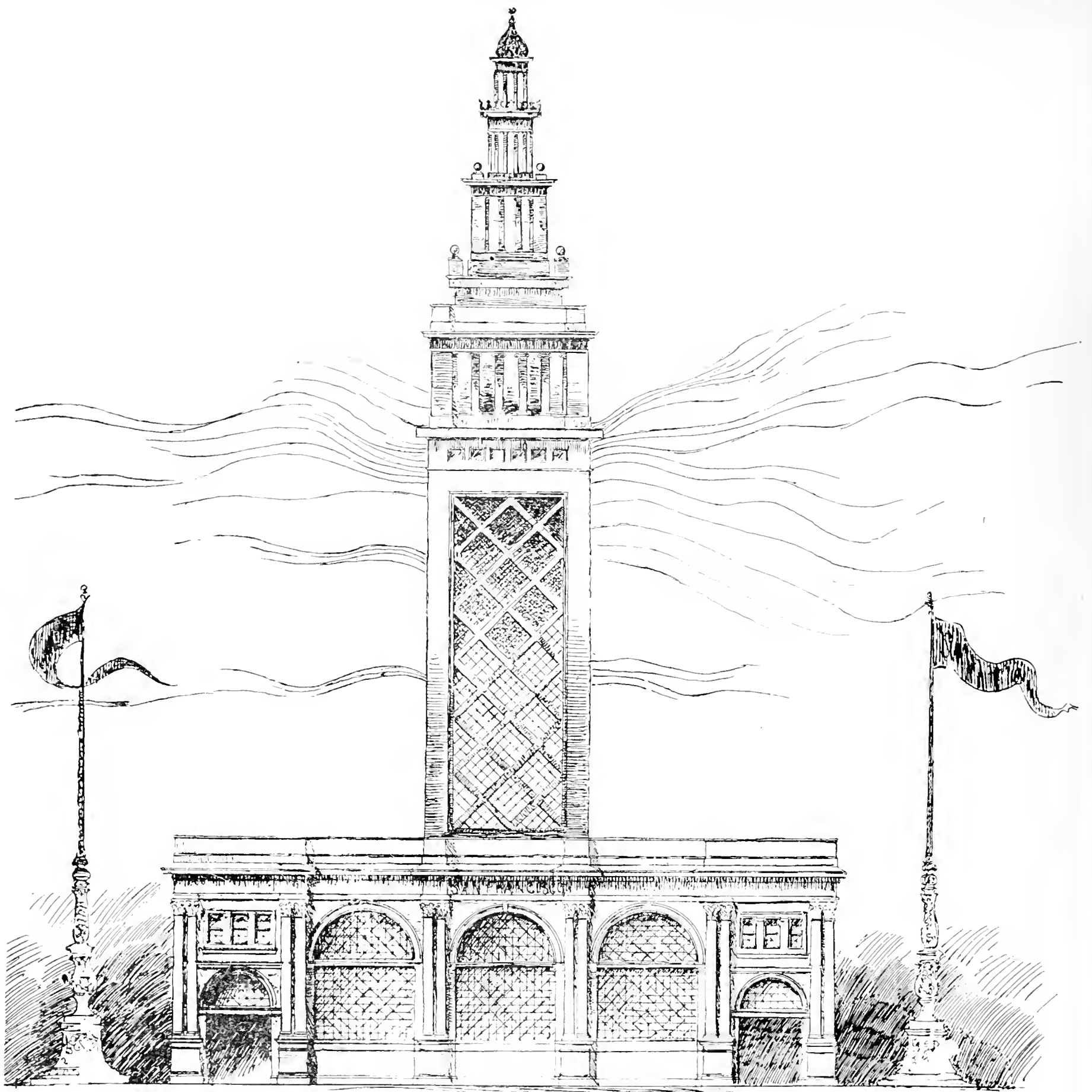
**Demonstration of What Could Be Done on
Third Street Accomplishes
Good Results.**

The widening of Third street, due in part to the activity of the Merchants' Association in that behalf, has already borne good fruit in the shape of what promises to be a successful movement for the widening of Mission street from East to Tenth.

A petition signed by the owners of over 60 per cent of the frontage affected was presented to the Board of Public Works during the month, requesting that the thoroughfare be widened eight feet for vehicles, by taking four feet from each sidewalk. The Board of Works made a recommendation to the Supervisors to that effect, and the Supervisors thereupon passed an ordinance making the width of the sidewalks in the district mentioned fifteen feet, practically re-enacting a former ordinance of the same purport.

Enough money is now available to widen one short block, which will probably be done in the near future, and as soon as possible thereafter appropriations will be made to extend the work the entire distance covered by the petition.

This is one of the most important of the minor street improvements recently effected in San Francisco. Growing commerce has been badly congested of late in thoroughfares planned years ago for a smaller community, and persons informed on such subjects declare the widening process should be applied to Fourth and Howard streets as well in order to withdraw trucking from Market street and enlarge that thoroughfare's facilities for other kinds of traffic.



NEWSOM & NEWSOM, ARCHITECTS.

THE SAN FRANCISCO BUILDING AT THE ST. LOUIS EXPOSITION.

Instead of making a display for San Francisco which would be a small fraction of some general exhibit, and so be lost to most of the visitors at the St. Louis Fair, the Committee of Fifty has decided to accept the invitation of the management and erect a special building. A fine location has been secured near the main entrance to the Exposition Grounds, and here will be erected a suitable structure, modeled on the Ferry Depot, to house the San Francisco display. The Committee feels that money so expended will cause more comment and do more good than if it were devoted to advertising in any other way. One important feature will probably be a roofgarden cafe, where California food products will be served.

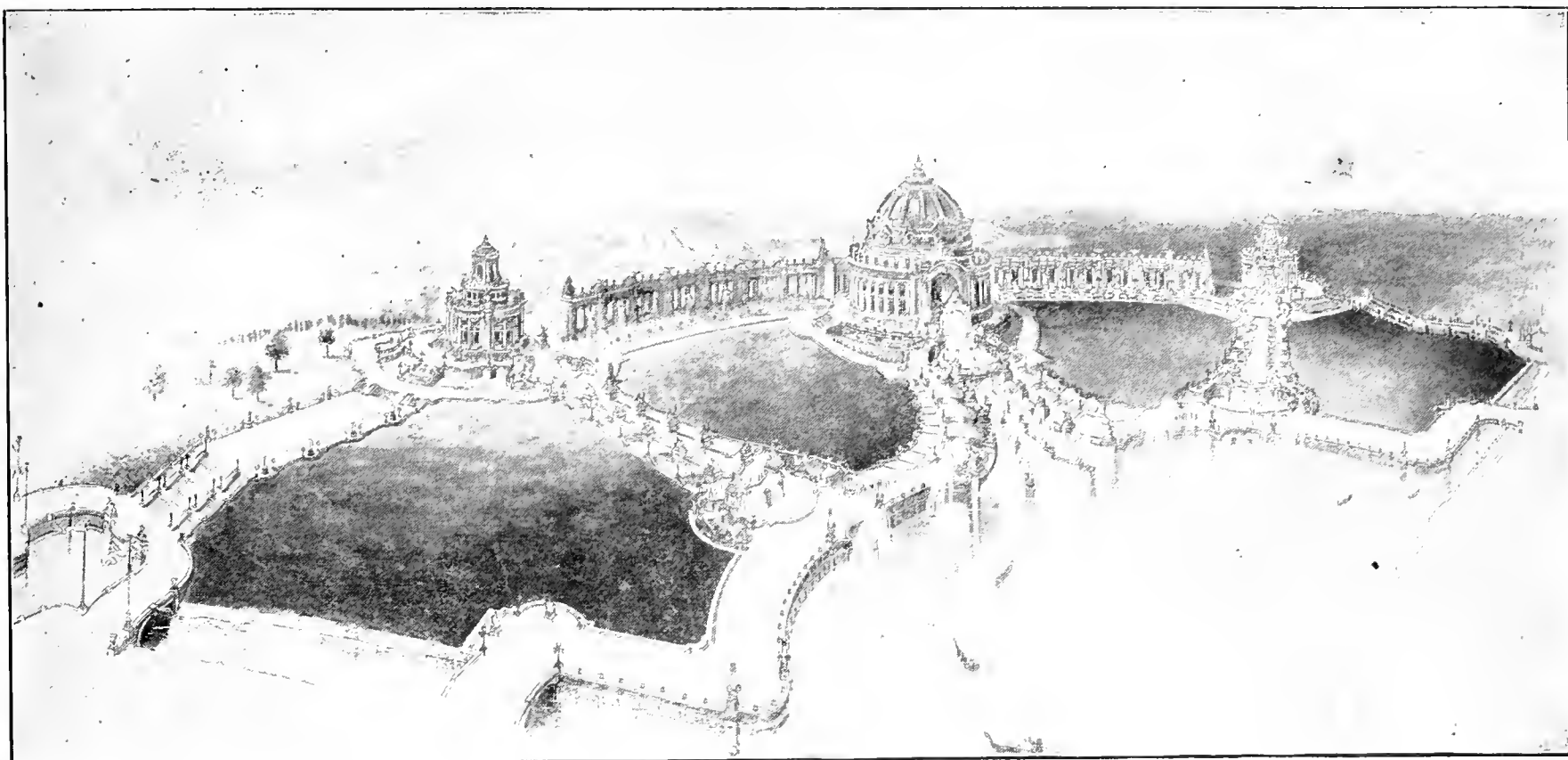
Mr. Symmes, president of the Merchants' Association, and a member of the Committee on Display, has been selected by the committee to go to St. Louis, open the bids and award the contract for the building.

The expense has been systematically apportioned among the business houses of San Francisco, according to the carefully ascertained rating of each. The fairness of the plan, and its advantages over the old haphazard method of solicitation, has been so promptly recognized that up to the present time not one firm has failed to contribute the full amount asked for.

SAN FRANCISCO DISPLAY AT THE WORLD'S FAIR.

Occasion is Presented to Offer Ocular Proof of the City's Pre-eminence
in the West.

By FREDERICK H. COLBURN, General Manager Joint Committee on Display.



THE CASCADES AT THE LOUISIANA PURCHASE EXPOSITION, NEAR WHICH THE SAN FRANCISCO BUILDING WILL STAND.

San Francisco has the chance of her municipal lifetime, in the invitation to erect a building in the Model Street, at the entrance to the fair grounds at St. Louis this summer. There is not likely to be another big international exposition in the United States soon, and there never has been one so near this city before.

With the great majority of visitors to any exposition it is a question of seeing as much as possible in a few days, and the novelties are the first things sought out and inspected. Realizing this, the St. Louis managers have hit on the novel plan of having a model street, four blocks long, at the main entrance to the grounds, where about twenty of the largest cities in the United States, having made the greatest progress in the last decade, are asked to erect buildings and install complete municipal exhibits showing how this progress has been achieved.

In doing this it is the deliberate intention to get as far away from the County Fair idea as possible. It will not be a display of prune horses or state seals done in walnuts, but the most metropolitan, modern collection to be obtained.

The management at St. Louis wants the cities represented in the Model Street to select the most unique features of their respective city life and make as much of them as is practical in a comparative exhibit. They have suggested the Ferry as a suitable type of building for San Francisco and as our unequaled shipping facilities are to be the special features of the exhibit,

the idea of housing them in a miniature Ferry depot is singularly appropriate.

AN ADVANTAGEOUS SITE.

The site offered is all that can be desired and it is estimated that a building 70 by 70 feet, including the tower, 100 feet high, and central portion of the Ferry building, can be built to scale for about \$10,000. This will give room enough to install a complete municipal exhibit of all the departments of the city government and all of the special features, such as the relief map of the contour and elevation of land surrounding the Bay, from Benicia to San Jose.

A hemisphere eight feet in diameter at the equatorial line will serve to illustrate San Francisco's railroad and steamship connections.

These will be supplemented by a set of enlarged panoramic views of the Bay, and motion pictures of the entire water front showing the shipping coming and going, with special reference to the ferry system. These will be reinforced by charts, maps and models of the street railway lines, also water, light and telephone service, street paving and sewer system.

Lectures, illustrated by lantern slides and motion pictures of various incidents and places in San Francisco, will be given daily in a lecture hall in the rear of the main exhibits. No spot in the world shows up better in a photographic way, because of the picturesque bay, hills, and general make up of the city and its surroundings.

An unanswerable sunshine argument will be made with a fine set of enlarged colored photographs of the market stalls at Christmas time. A comprehensive photographic exhibit of the newsboys and flower vendors in midwinter with varieties and prices of flowers grown in the open air will be shown; also motion pictures of the Olympic Club swimming in the surf at the Cliff House beach on Christmas day, as well as views taken in Golden Gate Park, including the music stand, children's playground, etc., taken at the same season. The official Weather Bureau records will form a part of this exhibit.

The exposition management has set aside \$50,000 to beautify the Model Street and tiny park included in the Municipalities exhibit, and each city is urged to make its display as beautiful as possible.

THE ESTHETIC IS NECESSARY.

Modern city governments consider the value of appearances, and boulevards and avenues with trees, statuary and other objects that please the eye are considered assets to be reckoned in dollars and cents by property owners and intending purchasers.

By right of natural advantages San Francisco should be to the United States what Nice and the Riviera are to Europe: a breathing place for the leisure class and a gay winter and summer capital.

Many of the interior counties have made liberal appropriations to help the State Commis-

sion represent their localities fully; and, as usual, Los Angeles leads with \$40,000. That enterprising City of the South never loses sight of the tourists and never neglects an opportunity to bid for their favor. Neither the city itself nor the surrounding county has half as much to offer the transient guest as San Francisco has, but they understand perfectly how to advertise and this knowledge has added much to their permanent growth and daily profits.

A prominent business man of Los Angeles, who is also a part owner of one of the largest wheat ranches in Los Angeles County, stated last week: "What we need is rain; a good rain would be worth a million dollars to Los Angeles County, but the outlying districts are the only sufferers, for the tourist trade of the city is better than ever and can be depended upon for a steady income."

If San Francisco is to attract the wealthy, pleasure-loving leisure class, the city must be made beautiful and the exhibit in St. Louis must reflect the artistic, literary and educational side of life here. For its age no community has contributed more in these lines. The works of this class of citizen should be made a prominent feature of the Municipal Exhibit to be installed in the San Francisco building. Harmony and beauty should be considered in the interior finish and also in the furnishing of the structure. It should be a place that reflects the taste and refinement of the best homes, clubs and commercial houses and should be a credit to all concerned.

HOW THE WORK WILL BE DONE.

The organization of the committees to carry out this work was effected jointly by the five leading commercial organizations of this city—the Merchants' Association, the Merchants' Exchange, Manufacturers' and Producers' Association, Board of Trade of San Francisco, and Chamber of Commerce. These commercial bodies aim to demonstrate that this movement to benefit the city can be economically and judiciously carried out under their management. Ten members selected from each organization constitute a general committee of fifty of which Mr. F. J. Symmes is president and Mr. L. M. King is secretary. From this committee an executive committee was chosen, consisting of E. B. Pond, H. U. Brandenstein, C. S. Laumeister, Irving F. Moulton and Joseph Sloss. The Committee on Display includes James D. Phelan, T. C. Judkins, E. O. McCormick, W. H. Mills and F. J. Symmes. F. H. Colburn was constituted Assistant Secretary and General Manager.

All the gentlemen serving on these committees are men of wide experience. They will act in perfect harmony with the State Commissioners who are most desirous that a San Francisco building be erected. The State Commissioners, by reason of lack of both funds and space, are unable to give this city satisfactory representation without slighting other sections of the State.

Much of course depends on the willingness of the city's merchants, professional men and representatives of other lines of business. The raising of \$50,000 for any object is no easy task and in this case must be consummated quickly. The enthusiasm shown by the four hundred members of the Merchants' Association who attended its annual banquet is a safe index to public sentiment.

The Executive Committee in soliciting subscriptions will make the canvass by industries and each interest has been apportioned a certain per cent of the \$50,000 needed. Individual firms of each group will be asked to contribute pro rata according to their commercial rating. Apportionment made by the committee is based

on clearing house methods and is absolutely fair to all concerned. The subscription books, records of exhibits collected and plans carried out will be open to inspection at all times at the headquarters of the committee, room 208 Parrott Building.

A TIME TO GET TOGETHER.

All the city's various interests should unite in a concerted effort to make this undertaking a splendid success. No question of party politics, religion or faction, enters here. The benefit to San Francisco will be incalculable and the city cannot afford to be backward nor sparing in providing the necessary funds. Failure to make a creditable showing will leave the thousands of visitors to the St. Louis Exposition under the impression that Los Angeles is the metropolis of California and that Seattle is the greatest shipping point on the Pacific Coast. This community cannot afford to have either impression prevail. We should not forget how near we came to losing the Government transport service, which is so essential to our growing Oriental commerce, and we may well make a decided effort to induce the tourist not only to pay us a visit but to come and abide with us permanently.

CHEST OF SILVER FOR THE DRAYMEN'S PRESIDENT.

Banquet of the Association Made the Occasion of a Tribute to Major
Charles L. Tilden.

The Draymen's Association of San Francisco celebrated the fifth anniversary of its organization with a banquet at Golden Gate hall, on the evening of January 16, which will long be remembered with pleasure by those fortunate enough to be present. Among the 225 representatives of the draying interest, and their guests, who assembled at the board, the warmest of good fellowship prevailed, and found expression in stirring oratory, rousing songs and hearty applause.

Midway in the proceedings, Mr. J. B. Bocarde, on behalf of the Draymen's Association, presented Major Charles L. Tilden, the association's president, with a chest of table silver, saying:

"When we discussed the means of showing our gratitude for the wise and conservative leadership of our president, it was suggested that we present him with some ornament or jewel for the adornment of his person. But there were two reasons against it. One was that it would be like painting the lily. The other was that Charley Tilden never could enjoy anything alone. So we resolved to give him something that would afford him pleasure in his home, something he could enjoy when in the bosom of his family, and this is the result."

A cloth was removed from a square object that had rested all evening in front of Major Tilden's place, and the chest and contents were revealed. The recipient thanked the donors in an address that showed he was as completely surprised as he was deeply moved, and the members endorsed the proceeding with rounds of vigorous applause.

Mayor Schmitz spoke upon the great San Francisco of the future, and defended the retrenchment made by his present Board of Health.

President Symmes, of the Merchants' Association, referred briefly to the work of the merchants in securing improvements for their city, and predicted that in a few years there would be a million people living on the peninsula. He

insisted that the city must prepare now for its needs in the future, and said:

"We don't want our children to look back and say: 'What chumps those old fellows were' because we did not anticipate the city's needs and prepare for the coming generations. We should give up the old-fashioned ideas of the past. We want all the parks beautified, and all the sites of vantage purchased while the price is low."

"We should have trees in our streets. No city can be beautiful without trees, and some day we are going to get them."

Other addresses were delivered by James McNab, C. L. Spear, president of the State Board of Harbor Commissioners; J. B. Bocarde, treasurer of the Draymen's Association; C. J. Jones, freight agent of the Southern Pacific, and Messrs. Jacob, Renner, Hardy and Herrman, and M. J. Hynes, the new Public Administrator, amused his audience with songs and vaudeville monologue.

The guests were: His Honor, Mayor E. E. Schmitz; C. L. Spear, president of the Harbor Commission; Frank J. Symmes, president of the Merchants' Association, and L. M. King and F. M. Todd, of the same organization; M. J. Hynes; S. W. Herrman, secretary of the Portland Draymen's Association; A. Steigler, of the Seattle Draymen's Association; C. J. Jones, S. R. Cheppel, E. G. Pierce, president of the Livery Men's Association; Captain Thomas Wallace, superintendent Pacific Coast Steamship Company; William J. Hardy, G. L. Blair, A. Burgoyne and G. W. Singley.

CHAMBER OF COMMERCE HOLDS ITS ANNUAL BANQUET.

President Newhall Reviews the Year's Work
Before a Representative Gathering
of Well-Known Citizens.

The annual banquet of the Chamber of Commerce, held at the Palace Hotel on January 23, was largely attended by men influential in the affairs of the city and coast, and proved a most profitable event.

President George A. Newhall presented his annual report, containing a review of the year's work of his organization. President Symmes of the Merchants' Association was the first speaker of the evening and alluded briefly to the Association's efforts to preserve clean streets, a clean City Hall, and a clean city in general.

Governor John G. Brady of Alaska spoke of the great natural resources of his territory and its relation to the commerce of the Pacific Coast.

President N. P. Chipman, of the State Board of Trade, predicted that San Francisco would gain in population as the northern part of the State filled up, and urged that the city do its part toward that end.

Other speakers were: A. Sbarboro, of the Manufacturers' and Producers' Association; Hugh Craig, ex-president of the Chamber of Commerce; Professor Bernard Moses, of the University of California, former member of the Civil Commission of the Philippines; A. A. Watkins, president of the San Francisco Board of Trade; Professor Carl C. Plehn, of the College of Commerce of the University of California; Charles L. Spear, president of the State Harbor Commission, and H. D. Loveland, of the Pacific Coast Jobbers' and Manufacturers' Association.

Over 125 members and guests were present, and the meeting was declared to be one of the most successful in the history of the organization.

WORLD'S EXPOSITION FOR SAN FRANCISCO.

With Equal Opportunities, This City Could, by Beginning in Time, Parallel the Achievements of Chicago and St. Louis.

By R. B. HALE, Director of the Merchants' Association.

[Mr. Hale's idea of a World's Exposition to be held in San Francisco in 1913 was originally presented in the form of a letter to his fellow-directors of the Merchants' Association. The directors referred the matter to a joint committee of all the San Francisco commercial organizations, and by this committee it is now being considered. Before a decision is reached on the question of adopting the suggestion, the members of the commercial bodies will be given an opportunity to express their opinions.]

There are many reasons for believing that San Francisco is on the verge of very great commercial prosperity. The Panama Canal will probably be built; trade relations with the Orient are constantly improving; our steamship service has become inadequate for the demands of shippers, and our foreign possessions have centered the eyes of the world upon San Francisco.

Is the time not ripe for us to consider a world's exposition to be held here in 1913? This may be looking ahead, but it is better for us to build for the future than to repent the past. Mr. Filcher, at our recent dinner, called our attention to the fact that after long continued agitation, the Trans-Mississippi Congress was held January 10, 1899, over five years before the exposition is to be held. Five years of active preparation would leave us four years to develop the interest in a proposition of immense magnitude. If St. Louis can get up an exposition which would expend in that community nearly fifty millions of dollars, why cannot San Francisco get up one on an even greater scale?

AS WELL QUALIFIED AS ST. LOUIS.

St. Louis' population was, according to the census of 1900, 575,238. This is not very much greater than ours at the present time, and certainly not greater than ours will be ten years hence. Her bank deposits are much less than San Francisco's at the present time and her capital and surplus invested in banks was, in July, 1903, only about 20 per cent more. St. Louis raised five millions of dollars by private subscription, five millions by municipal bonds, and received five millions from the Government of the United States. San Francisco could do the same thing, and it may not be impossible for us to get five millions from the State of California.

This money could be raised easily, provided it seemed practical to divide the subscription into a ten-year proposition, instead of raising it all at once. Five millions of dollars, divided into ten yearly payments, would mean five hundred thousands of dollars per year, but, as this money could be placed at interest safely at 3 per cent during the ten year period, it would only be necessary for the city to pay about \$423,450 per year. Ten yearly installments of \$423,450 placed at 3 per cent interest, compounded as it came in, with the interest accruing, in the ten years, would amount to five millions of dollars. This would mean about one-tenth of 1 per cent of our present assessed valuation per year.

EXPENSE COULD EASILY BE BORNE.

Surely San Francisco can afford to pay one-tenth of 1 per cent of its assessed valuation for advertising purposes; and what greater advertisement could she have than to carry out the greatest world's exposition ever attempted?

It would be easier for the citizens of San Francisco to make ten yearly installment payments than it would for them to put up the

gross amount at the expiration of the ten years. A man could easier put up five hundred dollars a year for ten years than he could five thousands of dollars at the expiration of the ten years. Under this plan I believe money could be raised without burdening our city or our people to an unreasonable extent. The State would probably follow with a similar subscription provided the private subscription and municipal subscription were pledged, and then we would be in a position to ask the United States Government to duplicate or even increase the subscription she made to the St. Louis Exposition.

AN UNEQUALED LOCATION.

The next thing to consider is the site, and a plot of ground of twelve to fifteen hundred acres could be located between the Ocean Boulevard drive and the hills. What more delightful scenic ride could be pictured than one from the ocean around the exposition grounds, up the terraced hills in the back, with a marine view off to the Farallones and the panorama of the San Francisco Bay as you would get it from the top of the hills in that vicinity.

By starting early the terraces on these hills could be laid out under the supervision of the Park Commissioners and the immediate direction of Superintendent McLaren, and a very artistic effect could be obtained.

A wharf could be run out into the ocean, and bay steamers could make the trip through the Golden Gate and on to the Pacific. Tourists from the interior parts of the United States would value that trip highly in order to say that they had ridden upon the peaceful waters of our old ocean; and lovers of nature would be interested in the trip because of its scenic beauty. The entrance to the exposition could be on a magnificent scale, such as it appeared as you entered from the lake at Chicago. The Golden Gate could be electric lighted, and other protections instituted for the purposes of making it a safe and pleasant trip.

WHERE EAST AND WEST MEET.

The occasion could be advertised as the opening of San Francisco as the center of trade for the Pacific Ocean, or in commemoration of the completion of the Panama Canal, or as a centennial celebration of the discovery of the Pacific in 1513. Horace Greeley said, "Go West, young man"; but when he goes West from San Francisco he goes East. It is the beginning of the East and the ending of the West. We are the center around which trade revolves, between the United States and all European countries that are looking for trade with the Orient and other Pacific Ocean points. These countries would be delighted to make a big show of their wares in San Francisco because of the probability of so many prospective buyers visiting the exposition, coming from the very markets they wish to reach. All Pacific Coast ports and countries could be impressed with the importance of attending this exposition for the reason that

the manufactured articles of the world would be here on exhibition for their education if they would but avail themselves of the opportunity. San Francisco would thus become known as the trading mart for the manufacturers of the old countries with the undeveloped countries of the Pacific Ocean.

FARTHEST WEST, AND GRANDEST.

Philadelphia had her Centennial Exposition in 1876. Chicago followed in 1893. Eleven years after Chicago's great event St. Louis shows her prowess. Each one has been a step westward. What could be more fitting than for San Francisco, ten years later, to demonstrate her wealth, resources and opportunities to the world by eclipsing them all in point of grandeur and magnificence? And I am not sure but this can be done with less money expended than will be used at St. Louis, because of the many natural advantages with which our beloved city is blessed.

We have heard a great deal about what this city needs and I am heartily in accord with all practical civic progress, but it seems better to work toward a given end than to string our improvements out over an indefinite period on the plan of the New City Hall. It was an old one before we got it. Our bonds have been voted: our improvements will soon be under way, and there appears to be no reason why we can't have all of this work completed in time to present to the world a modern city upon the hills and valleys of San Francisco in 1913. What would stimulate the prosperity of this State to the extent that an exposition of this character would? What would bring us the needed railroad transportation quite so quickly? What would advertise our resources, develop our possibilities and exploit our beauties quite so much as the realization of this suggestion for an exposition?

A study of conditions has shown that the business of this city can be conducted at 90 per cent of the amount which it now costs. It is a fact so patent that it was included in the platform of the last United Labor Municipal Convention and constituted a pledge to its candidates. That it has been shamelessly repudiated does not alter the fact. There is here a leak of 10 per cent which, if stopped, would add to the city's annual income.—*Buyer and Seller.*

If the Mayor is to claim credit for the economy effected by the Board of Health, he must accept responsibility for the method by which the end was gained: violation of the law.

Can it be that the appointment of Mershon to the Board of Civil Service Commissioners was intended to discredit the merit system in preparation for the present attack?

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos. Day Co.	
ANDREW M. DAVIS.....	First Vice-President.
The Emporium.	
FAIRFAX H. WHEELAN.....	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.....	Treasurer.
Benedict & Turner.	
FOSTER P. COLE.....	Sterling Furniture Co.
J. A. EVELETH.....	Eveleth-Nash Co.
M. GREENEBAUM.....	Greenebaum, Weil & Michels.
R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Barrel Co.
A. J. MCNICOLL.....	A. J. McNicoll Elevator Co.
BYRON MAUZY.....	Byron Mauzy Piano Co.
P. C. ROSSI.....	Italian-Swiss Agric. Colony.
W. M. SEARBY.....	Union Drug Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

STANDING COMMITTEES

PUBLIC AFFAIRS.

R. B. HALE, *Chairman*.F. J. KOSTER, R. H. SWAYNE,
J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman*.FOSTER P. COLE, BYRON MAUZY,
A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman*.M. GREENEBAUM, A. J. MCNICOLL,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....107 New Montgomery
Baker-Vawter Co.....Mills Bldg
Barrow, Wade, Guthrie & Co.....Mills Bldg
Crandall, Jansen & Crandall.....
.....508 California
Hassell Audit Co.....Mills Bldg
Langdon, Walter G.....Hayward Bldg
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....
.....41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....
.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....8th & Brannan

AGENTS.

Bancroft, Paul.....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman.....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Meyers, Henry H., and Clarence R.
Ward.....532 Market
Mooser, William & Son.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....
.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Basch Auction Co.....319 Sutter
Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Prost, Nicholas.....336 Third
Simpkins & Thorp.....116 Erie
Young & Swain Baking Co.....2229 Geary

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Crocker-Woolworth National Bank
of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank.....315 Montgomery
German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank.....
.....518 Montgomery
London and San Francisco Bank,
Ltd.....424 California
London, Paris and American Bank,
Ltd.....Sutter and Sansome
Mercantile Trust Company of San
Francisco.....464 California
Mutual Savings Bank of San Fran-
cisco.....710 Market
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank.....524 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Fredericksburg Bottling Co.....1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Owens, Varney & Green Market & 10th

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....
.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch.....
.....319 Sansome
Elder, Paul.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe
Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co.....
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND HOTTLETS' SUPPLIES.

Abramson-Heunisch Glass Co.....10 Main
Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co.....409 Washington
Heise, Chas Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....426 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell.....307 Sansome
Page Bros.....302 California
Wanlorek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Blrnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....221 Sansome
Barth J. & Co.....480 California
Girvin & Eyre.....425 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Pollitzer & Co.....Clunie Bldg
Poltz, Edward & Co.....403 California
Rehfish & Hochstadter.....412 California
Topfitz, Joseph B.....830 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....24 Second

BUTCHERS.

Baccus, R. T.....
.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 California
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....
.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2380 Steiner
Fontana, Mark J.....California and Front
Hayward, Alvinza.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....407 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.
.....329 Guerrero
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND RUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
.....Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
.....Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
.....Rialto Building

CENETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 750 Market
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cohen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunst, M. A. & Co. 203 Kearny
Hevnehan, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstadter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTORS.

Weil, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Cailleau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Golden Gate Cloak and Suit House.
.....1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carrall & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Rios Bros. Kearny and Post
Schwartz, A. 62 Third
Strauss, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Stewart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Cantley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Bl's
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
.....Broadway and East
Peabody E. & Co. 35 Clay
Rosenfeld's Sons, John. 605 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford W. G. & Co. 214 East

CODEFISH DEALERS.

Alaska Codfish Co. 17 Davis
Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
.....Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Biagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Christy & Wise Com. Co. 213 Market
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
Dennison, Fleweger & Co.
.....117 Sacramento

De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Evelth-Nash Co. 422 Front
Freitas, M. T. & Co. 325 Front
Gall, A. Fruit Co. 516 Sansome
Garca & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barbieri. 309 Washington
Greenway, E. M. Vallojo St. Warehouse
Griffith-Durney Co. 200 California
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenheim & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hillens, F. 200 Davis
Hilmer & Bredhoff. 36 California
Hulme & Hart. 650 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle & Co. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William 419 California
Lichtenberg, R. 303 California
Loalza, W. & Co. 218 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
.....215 Washington

Martens, Read & Co. 303 Front
McDonogh & Runyon. 416 Davis
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Monteleagre & Co. 410 Hayward Bldg
Pettigrew, John M. 212 Sansome
Phillips, M. & Co. 20 Pine
Roussel & Davidson. 19 California
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss, Louis & Co. 310 Sansome
Southern Pacific Milling Co.
.....224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobeck & Bergen. 505 Sansome
Van Huse & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Westmore Bros. 415 Washington
Wheaton, Pond & Harrold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfe, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Guillet, Chas. 905 Larkin
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskev, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Rush
Rothschild & Ehrenpfort. 35 Main
Strohmeier, W. A. & Co. 1006 Market
Seidl, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Faby Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Herbert & Vogel.
.....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
.....Broadway and Battery
Pacific Coast Biscuit Company.
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. 108 Pine
Cowen-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternheim, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market
Smith's Cash Store. 27 Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teele & Co. 708 Sacramento
Union Transfer Co., Bryant and Second
Western Transfer and Storage Co.
.....323 Front

DRIED FRUITS.

Griffin & Skelley Co. 132 Market
Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boerliche & Runyon. 231 Sutter
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Rush & Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
Bernstein, Sylvan L. 120 Sutter
City of Paris Dry Goods Co., The.
.....Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 495 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Priester, Joseph. 1415 Stockton
Sachs Bros. & Co. Sansome & Bush
Samuels Lace House Co., The D.
.....235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Silverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Electric Co. Crossley Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Marle, A. Co. 515 Mission
Marwedel, C. W. 58 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Frank & Parodi Co. 31 Geary
Canepa, Antonini & Co. 211 Sutter
Cleis, Fred. 808 Valencia
Cohn, Chas. C. 306 Sutter
Gonailhardon, B.
.....Devisadero and Sacramento
Jacquemet, J. & Co. 506 Eureka
Jaeger, F. C. 236 Sutter
Leopold & Ephraim. 35 Post
Mann Bros. 1441 Polk
Matrala & Bertrand. 132 Powell
Montgel, E. 809 Larkin
Moureni Bros. 332 Fillmore
Pelcano, Frank & Co. 225 Kearney
Rossi & Rosala Co. 15 Geary
Serveau Bros. 2110 Fillmore
Shanahan Florist Co. 107 Powell
Shibley, Frank P. 311 Sutter
Slevers & Boland. 25 Post
Vayr & Goldstone. 105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Market
Kragen Furniture Co. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattoslen Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
.....5 Front

GAS FIXTURES.

California Gas Fixture Co. 330 Post
Day Co., Thos. 725 Mission

GAS ENGINES AND SCALERS.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 516 Sutter

GENERAL MERCHANDISE.

Heilbroner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Moss, Geo. A. 101 Post
Smith, W. M. 200 Post
Steinberger & Kallsher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Rack, F. J. 791 San Jose Ave
Seregini & Bernieri. Flood Bldg

**GRAPHOPHONES AND PHONO-
GRAPHS.**

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg...1447 Polk
Clausen, C.....23d and Capp
Cluff Co., William.....18 Front
Elhrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th and Castro
Rothschild, John & Co.....115 Sacramento
Sussman, Wormser & Co.....S.E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman Peck & Co.....201 Market

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co.....538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.....235 Market
Is, J. G. & Co.....814 Kearny
Lloyd-Scevol Iron Works.....159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.....Mission and Fremont
Palace Hardware Co.....603 Market
Phillott & Plummer.....823 Market
Rufskrans, H. & Co.....511 Sixth
Ruffs, A.....1404 Market
Smith, Peter A.....614 Fourth
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
Collins & Co.....1918 Market
Colman Co.....130 Kearny
Flsher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Trlest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermell, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co, The.....214 Pine
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc., S. E. cor.
.....New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
Elsmere, Hotel.....418 Sutter
Holm & Saxtorph, Baldwin House.
.....30 Ellis
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wlester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Belden & Palache.....313 California
Berthau, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Fidelity & Casualty Co.....318 California
Flemens Fund Insurance Co.....401 California
German Ins Co., of Freeport.....337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co of North America.....412 California

Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
Manhelm, Dibbern & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....410 California
Nathan & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich Union Fire Ins. Society.....314 California
Pacific Mutual Life Ins. Co. of
Cal., Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....409 Mutual Savings Bank Bldg
Potter Edward E.....412 Pine
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....411 California
Transatlantic Fire Ins. Co.....213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter.....321 Hayward Bldg

IRON WORKS.

California Iron Yard.....640 Second
Macaulay, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

**JAPANESE PRODUCTS AND FANCY
GOODS.**

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Glandeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.Mutual Sav Bk Bldg
Norman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartz, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Baier Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

**LEATHER AND LEATHER GOODS
DEALERS.**

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rev.....525 Commercial
Galloway Lithographing Co.....410 Sansome
Mutual Label & Litho. Co.....2d & Bryant
Roersch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co.....6 California
Doe, Chas. F. & Co.....133 Spear
Dolbeer & Carson.....10 California
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co.....237 California
Hammond Lumber Co.....Hayward Bldg
Hinn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc.....Beale and Bryant
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Building
Scott & Van Arsdale L. Co.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E. Lumber Co.....6 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

**MACHINERY AND ENGINEERS'
SUPPLIES.**

Bay City Engineering & Supply.....322 Howard
Cal. Hydraulic Engineering and Sup-
ply Co.....17 Fremont
California Engineering and Con-
struction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone.....21 Fremont
Henshaw, Bulkley & Co.....Fremont and Mission
Martin Pipe & Foundry Co.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....First and Mission
Pacific Tool and Supply Co.....467 Mission
Pennington, Geo. W. Sons, Inc.....313 Folsom
Ralston Iron Works.....222Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.....26 First
Union Iron Works.....222Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co.....510 Washington
Hoey, John.....716 Mission
Schroek, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Well & Michels.....17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market

MERCHANT TAILORS.

Franel & Co., Alto Bldg, Kearny & Bush
Grawall, W. L. Co., Mut. Sav. Bk Bldg
Harshall, Abe.....12 Kearny
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Pohelm, J. T.....1110 Market
Reid, John & Son.....78 Geary
Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
Flinn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....123 Sixth

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.New Montg. & Mission
Spencer & Mitau.....1026 Market
Topfritz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg.
Bourn, W. B.....401 California
Few, John W.....310 Pine
Quarre, Geo. Cal. Safe Deposit Bldg
Ralston, W. C.....331 Pine

**MUSLIN AND FLANNELETTE UN-
DERGARMENTS.**

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
Standard Oil Co.....Rialto Building
Weed, F. F., Sec'y Lion Oil Co.....121 Geary

OPTICIANS.

Bertelling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clineh, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....447 Valencia
Davis, H.....236 Powell
Downing, Thomas, Inc.....615 Mission
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....320 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

**PAPER AND PAPER BAG
MANUFACTURERS.**

Cal. Paper and Board Mills.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co.....406 Front
Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

**PATENT DOOR OPENERS AND
CLOSERS.**

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Flg Syrup Co.....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co.....106 Union Square ave
Union Photo Engraving Co.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benl. & Son.....20 O'Farrell
Kohler & Chase.....28 O'Farrell
Mauvais, The Zeno Music Co.769 Market
Mauzy, Byron.....308 Post
Pommer-Ellers Music Co.....653 Market
Paige Piano Co.....Post & Stockton
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar and Pickle Works.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Brvant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

**PLUMBING, HEATING AND STEAM
SUPPLIES.**

Dalziel-Moller Co.....557 Mission
Tay, Geo. H. Co.....49 First

**PORK PACKERS AND PROVISION
DEALERS.**

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co.....117 Davis
Western Meat Co.....Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spornio.....Cal Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....330 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.....230 California

PRINTERS.
Bent & Meyerders.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros., Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
Janassen Printing & Binding Co.....23
Monahan, John & Co.....412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.
Reed & Goodman.....613 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Blahop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D.....Crocker Bldg.
Delchmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr.....234 Montgomery
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pleson, Wm. M.....230 Montgomery
Pillsbury, E. S.....106 Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUBLISHERS.
Pacific States Directory Pub. Co.....
.....431 Parrott Bldg

PUMPING MACHINERY.
Dew, Geo. E., Pumping Engine Co.....
.....149 First
Jackson, Byron Machine Works.....
.....411 Market
Stillwell-Bierce & Smith Valle Co.....
.....11 First

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Ashton & Gardner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Brees, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Mages, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shalwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co.....484 California
Surrey, F. B.....138 Montgomery
Umben, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....613 California
Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works.....
.....416 Montgomery

RESTAURANTS.
Arfsten, Elchler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christensen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Gallindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tachau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zakand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.
Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co.....102 First
Winslow, C. R. & Co.....44 Second

RUG MANUFACTURERS.
California Rug Co.....1278 Union

SAFES.
Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.
Boole, W. A. & Son, Inc.....20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Ottis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Berman, O.....48 Ellis
Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.
Carlson-Currler Co.....8 Sutter
Nonotuck Silk Co.....536 Market

SILVERWARE.
Gilden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Gloomt.....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.....
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kalsha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Graham, James Mfg Co.....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers G. A. W.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.
Empire Milling Co.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second and Market

TAILOR TO TRADE.
Hilp, Henry, Tailoring Co., Inc.....
.....569 Market

TANNERS.
Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmeister, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry.....419 Jackson
Gultard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....Second and Folsom
Thierbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Tele-
graph Co., The.....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATERS.
Belaaco & Thall.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Elghth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.
Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Jordan's Express.....319 Mason
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp., 2d & Mission

TRUNKS.
Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange.....
.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....
.....223 Bush
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission

Maasa, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co.....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Delmel Linen Mesh System Co.....
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmted.....809 Mission

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works.....404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association.....
.....309 California
Haelett Warehouse Co., The.....
.....206 California
Lemman Bros.....Townsend and Japan
Lombard Warehouse Co., Inc.....
.....225 Fremont
S. F. Warehouse Co.....41 First

WELL BORERS.
Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co.....100 Front

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Chaux & Bernard.....756 Brannan
Chauchoe & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co., Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The
.....434 Bryant
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros, Inc.....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.....
.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobl.....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John.....California and Sansome
Lyons, E. G. & Raas Co., The.....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinson, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Melnecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Meyerfield, Mitchell & Co.....116 Front
Moore-Hunt Co., The Jesse.....200 Davis
Naber, Alfa & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co., Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....48 Ellis
Rosenblatt Co., The.....113 Pine
Samuel Bros. & Co.....521 Market
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Slebe Bros. & Plagemann.....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel and Wire Co.....10 Pine
Roebing's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTLE MANUFACTURERS.
Bush & Mallett Co.....328 Post
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.
Denigan, Thos. Son & Co.....132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.,
.....348 Sutter

MERCHANTS' ASSOCIATION REVIEW.

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FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

THE PROOF OF THE CIVIL SERVICE PUDDING

If you do not think Civil Service reform is an effective check to the growth of machine politics, observe the virulence with which it has been attacked by persons well known to be engaged in building up a machine organization in this city.

If they could have had their way, if the Civil Service Employees' Association, the Supervisors and the Merchants' Association had not intervened with an investigation and a suit, there probably would not have been many Civil Service men in their places at the end of two months; not, at any rate, unless they were willing to do homage to Mr. Ruef and hold their jobs of him by the sort of modern feudal tenure that distinguishes machine politics from decency.

It was once said of a certain eminent American that the people loved him for the enemies he had made. That has suddenly become true of the Civil Service in San Francisco. It has not had so many friends and defenders for the last two years as it has today.

Among them is Mr. Ruef. He says so himself.

WHY DO THEY LIVE IN IT?

What People Who Persist in Staying East
Must Endure in the Line
of Climate.

The whole country within the frost lines has been covered with snow since the latter part of November. The storms from the West and Southwest have come with regularity and dispatch, and they have not been satisfied until they have disappeared across the northeastern boundary of New England. The thermometer has been below zero longer than it has been above zero, and when it has been below zero it has been anywhere from one to forty below. The cold has blocked transportation, stalled trains, destroyed trainloads of produce, precipitated accidents, frozen people to death, driven thousands to seek for charitable help, wrecked many vessels, and impeded navigation even on the sea. When old ocean, with its tidal motions twice a day, freezes up for two or three miles out, as is the case now along most of the New England coast, even the oldest inhabitant ought to concede that the old-fashioned winter is not exceptional.—*Chicago Tribune.*

"LITTLE MOTHERS" SCHOOL INVITED TO SHOW ITS WORK.

Mrs. Sheppard's Charity, Though Partly Investigated, Has
Not Received Credentials From the
Endorsement Committee.

The following letter has been sent to Mrs. M. B. Sheppard, of the "Little Mothers' Training School for Nurses," by the Charities Endorsement Committee of San Francisco. Down to the time the REVIEW went to press, no reply had been received.

Charities' Endorsement Committee of S. F.,
January 21, 1904.

Mrs. Maryland B. Sheppard, Little Mothers' Training School, San Francisco, Cal.

Dear Madam: The Charities Endorsement Committee is in receipt of a letter from the directors of the Merchants' Association asking the committee to state definitely, and for the benefit of the merchants generally, its attitude toward the Little Mothers' Training School. In order that this statement may be accurate and impartial the committee has decided to write to you, recalling briefly to your attention your application for endorsement and subsequent dealings with the committee, and asking for certain information—information to which the Endorsement Committee, as the representative of the giving public, considers itself entitled.

In April, 1902, you applied for the endorsement of the Charities Endorsement Committee. You were then asked to put this application in writing and to fill out certain schedules of questions giving necessary information in regard to the institution which you represent. In January, 1903, you had complied with neither one of the requirements of the committee. You had not filed a written application; you had not filled out the required schedule.

SAID SHE COULD GET THE CARD.

During this period, however, from April to January, your collectors when asked for their endorsement card are reported to have said that your application was pending; that you could get this card at any moment and that you did not have it simply because you had not found time to comply with certain technical and unimportant formalities. The committee finally became convinced that your failure to comply with its requirements was intentional; that you feared that endorsement would be refused and sought to avoid the issue. It therefore seemed best to delay no longer but to consider the report of the investigator, although the report was incomplete. The evidence furnished at this time indicated that there was much to criticize in the methods that you employed and that, as then administered, your institution was not worthy of endorsement. The committee was preparing to complete its investigation and then intended to invite you to be present at its meeting, when you thought best to withdraw your application and to ask that the investigation be discontinued.

WHO ARE THE GRADUATES?

The charities of the community are in the nature of public trusts. They have no right to exist unless they are honest and efficient, and the burden rests with them to prove their honesty and efficiency. The Charities Endorsement Committee therefore, appointed by the Merchants' Association and the Associated Charities, and representing the giving public, can rightfully require any charity to establish the intelligence and integrity of its management. The Endorsement Committee is not a detective agency and therefore its endorsement must often be withheld, not because it can prove dishonesty and inefficiency, but because it has been refused the data necessary to enable it to prove positively, honesty and efficiency.

You have come to this city a stranger; you have constituted yourself the head of a charity and in its name are collecting and expending considerable sums of money, unsupervised by any responsible board of directors. Your accounts

have been most carelessly kept and have not been properly audited.

In a regularly organized charity the honesty and intelligence of its officers are guaranteed by a board of representative citizens. In a charity under the entire management of one person the community has no such guarantee. The Charities Endorsement Committee therefore asks you to furnish it, as the representative of the giving community, with references from those who have known you and with whom you have worked in the East; references establishing your honesty of purpose and your fitness for the work—such references as would have been required from you had you received your appointment from a responsible board of directors.

CHARITIES ARE TRUSTS.

The committee also asks for certain information in regard to the efficiency of your institution as a training school for domestics. You have given wide circulation to two pictures entitled—"The Class of 1902" and "The Class of 1903"—these pictures convey to the public mind the impression that in the last two years forty-two children have completed a systematic course of instruction and have graduated from your school. The committee would like the names and addresses of these graduates in order to find out how thoroughly these children have been taught and also how many of them are holding salaried positions for which their training has fitted them.

While it is incumbent upon every charity to prove the honesty and efficiency of its management, it is especially incumbent upon the Little Mothers' Training School, first: because it is under the control of one person—and is not under the supervision of a responsible board of directors; secondly: because it has been severely criticized by many who have formerly contributed to its work, and also by a number of those who have been employed as teachers or collectors and who therefore were in a position to know the institution intimately; and thirdly: because, even according to the books shown to the Endorsement Committee, the management of the school is, from the point of view of the community, unnecessarily extravagant.

Very truly yours,

ANDREW M. DAVIS,

Pres. of the Charities Endorsement Committee.


The Review recently notified its readers that Mrs. Sheppard was soliciting contributions without the card of the Endorsement Committee. Since that time she is said to have stated that a retraction of the article would be made. No such instructions have thus far reached this office.

GREAT SUCCESS IN THE U. S. POSTAL DEPARTMENT.

It is claimed that clever Mr. Machen was enabled by close computation and careful condensation to spread among forty-seven persons a piece of work requiring twelve. It demands genius of a high order to accomplish a task of this sort, and clever Mr. Machen will be sorely missed—by the extra thirty-five.—*Public Policy.*

By recent legislation, every business firm in New South Wales is required to register, stating its firm name and what industry it carries on.

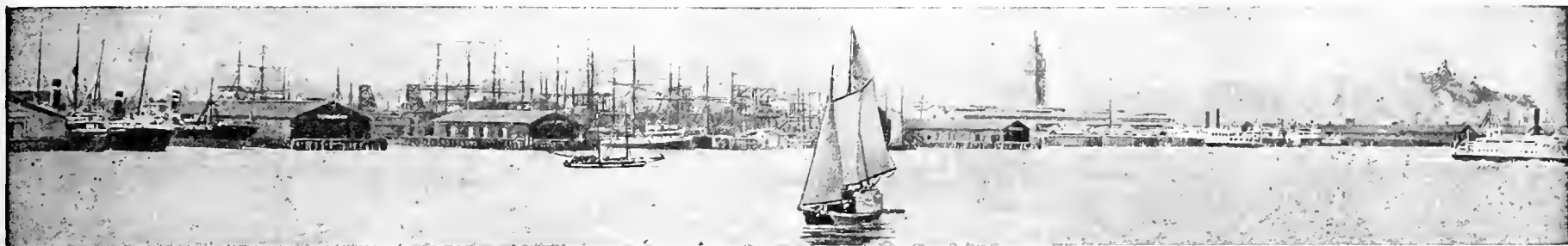
Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION



VOL. 9.

SAN FRANCISCO, CAL., MARCH, 1904.

No. 91

DISCUSS SCIENTIFIC METHODS OF TREATING PAUPERISM AND CRIME.

Noted Eastern Sociologists Address the Third California State Conference of Charities and
Corrections on Some Pressing Problems of Modern Society.

The third annual Conference of Charities and Corrections of California, held at the First Unitarian Church in this city, on February 21 to 23, inclusive, was attended by hundreds of people daily, in spite of heavy rains, and the sessions have served to arouse the liveliest interest, throughout the community, in the scientific treatment of pauperism and crime. Two men eminent in these fields of philanthropy in other States addressed the conference. They were Rev. Samuel G. Smith, of St. Paul, vice-president of the National Conference of Charities and of the National Prison Association, and professor of sociology in the University of Minnesota, and Judge Ben B. Lindsey, of the Juvenile Court of Denver, one of the most successful children's courts in the country. W. Almont Gates, formerly of Minnesota, now secretary of the newly created California State Board of Charities and Corrections, and an expert in this line of work, also explained the functions and scope of such institutions.

The transactions in full will be printed in book form later. Below will be found abridged reports of some of the addresses.

CHARITY IS A BUSINESS MATTER.

President Symmes Urges the Necessity of Supporting
it in a Properly Organized
Form.

When municipal government attains to the ideal she will care for ALL OF HER CHILDREN. The Bureau of Charities will attend to every call—there will be no beggar upon the streets and no sufferer in the alleys. A practical station well this side the ideal, is where the charity giver assigns his fund to the Associated Charities to dispense for him. For the average man this is far wiser than to attempt to do it himself.—FRANK J. SYMMES.

Mr. Frank J. Symmes as President of the Conference, welcomed the delegates and visitors in the following address:

I welcome you to the Third Annual Session of the California State Conference of Charities and Corrections. Your presence here indicates that you are interested in the correction and prevention of crime, the wise administration of Charity and the general uplifting of Humanity.

We call it a Conference of Charities and Correction because we are chiefly dependent for membership upon those who are directly connected with the institutions where this work is required and is being done. But the entire field of labor is a very large and most important one. It might equally well be called a Society for the Prevention and Correction of Poverty and Crime—for that is its work—the noblest labor in which

man can be engaged. Or, to take the commercial view, it might be called "A Business Society for the wise and economical administration of the charity funds of the individual and the State." For if men are too busy in their worldly affairs to consider the sentimental or philanthropic side it should appeal to them as business.

LOOK AFTER THE INVESTMENT.

It certainly is just as reasonable that the merchant should see that his investments in charity as his investments in business are wisely and profitably administered—it is his business to see that the unworthy are not permitted under the guise of Charity to impose upon the kind-hearted, and it is his business to perform the duty which the Almighty has imposed upon him to feed the hungry, clothe the naked and care for the weak and unfortunate. Organized Charity is an effort to do this business in a business

way. It demands organization and system, an amount of study such as few can realize and a genuine heart in its work. It must be absolutely free from politics and filled with a practical religion. It is not enough that we contribute blindly toward good things; we must be a part of them. If we use our one, two or five talents for the relief of Poverty and Crime, we can even better use it to prevent Poverty and Crime, and it will return to us a hundred-fold. The proper dispensing of Charity in a great city has become a most important feature of its economics. It is a business of its own and requires the best of specialization. The best business man in San Francisco cannot be trusted to dispense properly his own charities. If he listens to those who come to his door, he falls before the brazen wheedling of a pretty woman, and he yields to the appeals of many an unworthy man.

REAL WANT SHRINKS FROM VIEW.

The truly needy and suffering seldom come to the surface—and the more persistent the beggar the bigger the fraud.

Henry Ward Beecher once said that "the next worst thing to not helping a man was to help him." He knew how often the kind of help a man received was more harmful than beneficial.

When municipal government attains to the ideal, she will care for all of her children. The Bureau of Charities will attend to every call—there will be no beggar upon the streets and no sufferer in the alleys. And if men who can work won't work, they will be made to work. Stone-yards will be kept for their benefit.

But the ideal is beyond our reach and its value is only as a goal toward which to direct our efforts.

A practical station well this side the ideal is where the charity giver assigns his fund to the Associated Charities to dispense for him. For the

average man, this is far wiser than to attempt to do it himself. It will go further, do more good and do no harm.

THE RIGHT GAINS GROUND

As we gather at these conferences and review in all their horrors the many evils which exist and which cry aloud for remedy, there is a strong tendency toward disappointment at the slow growth of progress in Reform, but there is no real cause for pessimism; we are gaining ground, we are making great strides forward, though the end is far off. The ancient Roman would be surprised indeed if he could look down upon the civilization of to-day, where every child has his education and where the aged, the feeble-minded and the insane have nearly all their comfortable homes. The abuses may be great, but the institutions in existence are a lasting glory and honor to the times.

SHOULD DEAL WITH CONSUMPTION.

One of the greatest crimes that blot the register of Humanity is the fact that we permit one-seventh of the human race to die of a single disease which every good physician will declare is curable.

One hundred and fifty thousand deaths occur in the United States every year—the majority of them young people in the prime of life—from this disease, which is absolutely curable and preventable.

Twenty-five per cent of all deaths show evidence of the disease, and all of this may be prevented by proper sanitation, ventilation and education. The National Conference of Charities and Corrections has given much attention to this subject and we upon this coast need to awaken to its importance.

I commend to you this conference as a useful means of arousing your own energies and those of the public toward the duties which lie before us to prevent crime, poverty and disease—and to reduce that which we have failed to prevent.

But we are steadily advancing and California has made and is making her progress. The last session of this Conference was loud in its cry for a State Board of Charities and a Juvenile Court. To-day they are realized facts and our present labors are to be toward making these more effective and more useful. We are fortunate to have a Governor who is in full sympathy with all our work and that of the State Board of Charities. We were the twenty-seventh of the States of the Union to secure this institution.

SUPPORT THE STATE BOARD.

Charity Boards require the aid and support of Public Conferences. The National Conference of Charities and Corrections is one of the strongest educational influences—and one of the most practical—though the conference itself begins and ends only in talk—but it stimulates action in the most useful and progressive directions.

It is authoritatively stated that through the influence of the twenty-eight State Charity Boards now in existence, the trained superintendents and other heads of public institutions, and through the indeterminate sentence and parole laws, together with the merit system and the milder punishment of criminals, all of which are a growth of such conferences as this, eighty per cent of the criminals have been able to obey the laws and avoid a return to prison—whereas, under the former systems, and before the days of these conferences, sixty per cent came back.

The Trade Schools and the Reformatories now provide the inmates with a trade that enables them to be self-supporting when they are released, and the insane and feeble-minded are far more comfortably housed and more carefully and scientifically treated than ever before.

CALIFORNIA MUST CATCH UP.

All these things are a slow growth and are yet but imperfectly done, and in California in this, as in many other things, we are sadly behind the times. We expect to advance another step by this conference. We rejoice in the presence again of Dr. Samuel G. Smith, vice-president of the National Conference, who so charmed and stimulated us on his former visit, and I charge you to miss no opportunity to listen to his words of wisdom so charmingly spoken. Dr. Smith is one of the leading Sociologists of the land and one of our most attractive speakers.

In the field of the Juvenile Court there is none so celebrated and so successful as the Hon. Benj. B. Lindsey of Denver, Colorado—who has also

made the trip across the mountains to strengthen us with his good words on this occasion. Judge Lindsey is marvelously well fitted for his work—he follows the lives of the boys who have been before him with the same personal interest that a good school teacher retains her interest in the future of her pupils—in fact, more so. I happened to be in Denver on Christmas last, and aside from the business which called me there the next most important thing was to see Judge Lindsey—and I saw him for a long time when he did not see me.

CHRISTMAS IN COURT.

I attended a Christmas tree celebration in his courtroom, given by the Judge to the probationary graduates of his educational and correctional institution. I doubt if any Sunday school ever gave a Christmas tree celebration

where so much genuine good was done—so much good influence spread abroad, so much done toward bringing in the Kingdom of God. I trust that before he leaves us he will tell of his Christmas tree methods.

We had hoped to have the presence of the Governor and the Mayor at our conference to dignify the occasion and give us kindly greeting and cheer us in our good work. The Governor expressed his great interest in our work and his regret at not being present, but was compelled to decline because of an engagement which demanded his presence in the southern part of the State. The Mayor was also invited to give you some words of welcome, but for some reason has not found time to reply to our invitation.

But I am sure that our Eastern visitors may count upon the goodly company here present for a warm and hearty welcome.

DRIVING OUT CHARITY FRAUDS.

Andrew M. Davis Describes the Methods by Which the Endorsement Committee has Eliminated the Professional Promoter.

When the Merchants' Association found that concerts, raffles, entertainments and collections of all kinds were being conducted on a basis of 40 per cent to the promoter and 30 to 40 per cent for expenses, leaving only 20 to 30 per cent to the charity, it thought it about time to call a halt.—ANDREW M. DAVIS.

Mr. Andrew M. Davis, Vice-President of the Merchants' Association, and member of the State Board of Charities and Corrections, addressed the State Conference in part as follows:

The Charities Endorsement Committee of San Francisco came into existence about two years ago, at the call of the Merchants' Association, and as a result of its desire to put some check upon the fraudulent methods then common in the collection and disbursement of funds for charitable purposes, and if possible to assist the legitimate charities in their struggle for existence.

The move was not wholly philanthropic on the part of the merchants. In fact, it was largely commercial. The merchant body despises being duped. It wants its dollar's worth for a dollar, and when it found that concerts, raffles, entertainments and collections of all kinds were being conducted on a basis of forty per cent to the promoter and thirty to forty per cent for expense, leaving only twenty to thirty per cent to the charity, it thought it about time to call a halt.

As a result of its investigations, the Merchants' Association found that while no appreciable advance was being made in the charity work of the city, contributions were steadily on the increase. The best-known charities were suffering from lack of adequate support, and, in many cases, smaller and less prosperous organizations were forced to resort to methods for collecting funds that were expensive and that did not net the institution one dollar in two, and sometimes not one in three or four of what was collected from the public. Why was it? The professional had crept in to feed at the public crib, and, as we have stated before, forty to eighty per cent of the amount subscribed, was used or wasted in commissions and expenses.

SAN FRANCISCO'S NEED.

Further study of the subject convinced the merchant body that the creation of a Charities Endorsement Committee in San Francisco was made imperative by local conditions peculiar to the Pacific Coast. In the cities of the East extremes of heat and cold and the presence of an ignorant foreign population, hovering on the verge of dependency, tend to focus attention upon the problems of poverty; to concentrate upon their solution the best thought in the community. In San Francisco, on the other hand, we have no extremes of temperature; we have no dependent foreign communities; no neighborhood whose denizens are on the ragged edge of pauperism. Our poverty is not conspicuous, it is not dramatic, and therefore has received but scant attention.

Careless and indiscriminate giving on the one hand had made it possible for any fakir to launch any sort of charitable enterprise and in its name secure his own support; and had made it possible for unfit and unprincipled persons to appoint them-

selves to charitable positions of trust and responsibility.

On the other hand, important and legitimate organizations were finding it difficult to gain even a meager support—impossible to get an income adequate to their needs.

The Charities Endorsement Committee, as at present constituted consists of three representatives from the Merchants' Association, two from the Associated Charities and two from the charities at large. Its work is to investigate all the charities applying for endorsement, their methods and their importance to the community; to endorse those that are efficient and withhold endorsement from all that fall short of the standard required; to introduce uniform methods into the conduct of all organizations receiving its endorsement, and to keep thorough supervision over the receipts and expenditures of all moneys collected or received by them for special or general work.

The committee goes further than this. It places upon the card of endorsement issued to any organization the sum it is fairly entitled to ask from the public. At a glance, then, the contributor can decide what proportion his own donation should bear to the amount required. The Endorsement Committee has as a measure of business expediency connected itself with the Associated Charities of San Francisco.

MERCHANTS' INVESTIGATING AGENCY.

The Associated Charities has thus, through its connection with the Endorsement Committee, become an investigating agency, taking the term in its broadest sense; it is an integral part of the Charities Endorsement Committee and support to the latter can only be given through subscription to the Associated Charities.

The Charities Endorsement Committee has now been at work for two years. I can state with no small degree of pride that the professional promoter has disappeared from our midst.

A majority of the legitimate charities are fairly well organized. Many of the ineffective and illegitimate have ceased to exist and many avenues formerly open to the professional imposter have been effectually closed.

The work of elimination has been accomplished with comparative ease, but the more important work of reconstruction remains to be done.

The people of San Francisco are, no doubt, quite ready to be relieved from old obligations, but by no means eager to assume new ones. The community applauds the work of the Endorsement Committee, but fails to give it adequate financial support. We struggle along with an income derived from six hundred contributors, at \$5 a year, when we should have a list of contributors numbering from fifteen to eighteen hundred.

WHAT THE COMMITTEES DO.

And now to bring my paper to a close and to call for suggestions from those who follow, let me

say, that the objects of the Charities Endorsement Committee are:

First—To direct and supervise the charities of the city and to hold them to a strict accountability.

Second—To see that the field of charitable and philanthropic work is properly covered and that individual charities do not overlap; and

Third—As the ultimate aim of the Committee towards which all its other work is directed, to

establish in this city an organization composed of responsible citizens, who shall assume the duty of taking up a collection, once a year, for all the charities of San Francisco, on the basis of a common budget. Distributions to be made to the various charities upon the basis of their actual requirements—and the work which they accomplish.

In this way the expense of collecting money would be minimized, the public would be more uniformly taxed and the support of accredited institutions

would be assured. Each organization would realize its accountability to the public, whence its revenue comes. The publication of a list of annual subscriptions would be an incentive to those otherwise indifferent to make their contributions proportionate to their neighbors—and it is hoped that the public would become educated to the idea that it is the duty of the individual to assist in the support of charities, in proportion to his means, just as it is his duty to pay his taxes in proportion to his wealth.

DR. SAMUEL G. SMITH ON THE NEW CHARITY.

Noted Sociologist Declares the Problems of Crime and Pauperism Cannot be Solved
by Emotional Impulse, but Must be Attacked With Dry,
Business Intelligence.

Such problems as came to London and Paris and Berlin will come bye and bye, and sear and burn and rot in the heart of San Francisco. How can you prevent it? * * * You are here to swear that San Francisco shall never have any worse slums than it has to-night—that there shall be no actual need by any human life in San Francisco that shall not be met by some adequate charity agency.—DR. SAMUEL G. SMITH.

The subject of Dr. Smith's first address to the Conference of Charities and Corrections was "What the Associated Charities Stands For." He spoke in part, as follows:

The Associated Charities stands distinctly for what may be called the new charity. Let me explain what I mean by the new charity. Perhaps I can best do that by calling your attention to the neglected value of human history.

The commandments to feed the hungry and to clothe the naked were accepted by the early Church as very literal commandments. And in a beautiful spirit, the Church went out to do this work. At the gates of the monasteries, in the morning, the rabble gathered, while the servants of the Church came out with baskets to feed them. What happened? Inspired with these beautiful new virtues, with these gracious and tender new ideals, the Church went marching down the ages dogged at her heels by an uncounted, motley company of beggars and tramps. The thing broke down.

It broke down, partly because the Church, either wisely or unwisely, was robbed of a good deal of her property. It broke down because the State, after it assumed the burden, could not carry it, and because human nature, being constant as it is, you can always have just as many beggars as you are willing to feed. And if you have not many beggars in San Francisco, it is not because you are just so much more prosperous than other people, but it is because you have been a little more hard-headed, or a little more hard-hearted.

Every community has always had all the beggars it wanted; all the beggars it was willing to take care of.

My friends, the new charity is this: It proposes a union of pagan virtues and Christian virtues; it proposes that we shall be as tender as women and as brave as men; that we shall be as self-sacrificing as a Christian ought to be and as self-reliant as any Stoic dare be—that is the new charity. That is what the Associated Charities stands for.

In the next place, the Associated Charities stands for scientific knowledge. It asserts that it is just as true in charity as it is in chemistry, that you cannot do a job unless you know what you are trying to do. Most people suppose that charity is something wholly different, and that if you can get a warm feeling in your heart and a tear in your eye and a dollar in your hand, the whole thing is accomplished.

PAUPERISM AND POVERTY DIFFER.

The Associated Charities comes to the people and says: There is a vast difference between pauperism and poverty; they are two very distinct problems. A man may be a pauper, because he takes public relief; that makes him a pauper. He may be a pauper and not be poor. Every almshouse keeper, upon the death of a pauper, hunts carefully through the rags to find if a wad is not stowed away, and there are so many people who die in the almshouse having a lot of money that it is the usual thing to make these searches.



DR. SAMUEL G. SMITH.

There are men who know what it is to go on one meal a day, who know what it is to suffer, and yet who would rather lose their right arm than to take the aid of any man, public or private.

It is one thing to be a pauper and another thing to be poor. The poor are by no means paupers, and the paupers are by no means always poor. That is a bit of scientific knowledge that the Associated Charities insists upon.

The Associated Charities insists upon looking upon human nature just as it is, with open eyes. It insists on looking at these problems with just the same kind of intelligence—dry intelligence—that the business man looks at his problems. It insists that it takes just that kind of business sense that it does to deal with any practical important business question.

When it has the tramp question to deal with, the Associated Charities says, "We must know what this tramp business means." A county in the State in which I live experimented on the tramp question. We had a lot of tramps at that time—1892 and 1893—coming through, and the Board of Supervisors had a little money ahead, and it said: "We will see what can be done; we will be charitable; we will take care of these men. We need some good roads leading from the country into the county seat, over which the farmers can bring their stuff in, and we will make use of these men for that purpose." Everybody considered this a magnificent solution.

What do you suppose happened? In twelve months just two tramps strayed into the county, and they had not heard of what was going on.

ASSOCIATED CHARITIES MEANS CO-OPERATION.

In the next place, the Associated Charities stands, in the case of real need, scientifically investigated and discovered, for the general results of co-operation. The Associated Charities says, for every man and woman who are like-minded and who want to do good, "Our problem is one

problem. Let us study it together. Let us find out what our problem is. Let us find out what pauperism there is in the community, and let us tabulate it; let us find out what necessities there are, and let us tabulate them; let us find out what agencies we have to support, and let us support them; let us find out what agencies are superfluous, and let us kill them; let us find out what agencies we need, and let us build them."

So the Associated Charities says to all those who believe in good work, "Come, now, and let us work together; let us reason together." And I suppose that is the first doctrine the Associated Charities has to give to any community. It says: "We respect all kinds of charitable work, for it is our work. We will make a register, and let everybody know about your work that is entitled to know about it, for their guidance, so that no work shall be duplicated, so that faults can be eradicated, and that good work will be left for those who are entitled to it."

And who are those? They are three classes—the young, the sick and the old; nobody else. As to the others, "If they will not work, neither shall they eat."

Now, we have got the thing down to those who are too young to work, those who are too weak to work and those who are too old to work. They are the ones to be cared for. That is the charity problem. The relief for those classes must be adequate.

The Associated Charities is sometimes accused of being hard-hearted. That is because it is not understood. The Associated Charities, above all things, sets itself as a flint against what may be known as cheap relief. It objects to people buying spiritual consolation for fifteen or twenty-five cents. It objects to a man giving a tramp a dinner in order that the giver may feel good.

A young collegian told me a story just before I left home. I do not know that it is a proper story, and I do not know but that you all have heard it. It was new to me. It was about a rich man who died and went to heaven and wanted to get in. St. Peter asked him what good he had done. He said he could not remember, but he knew he did a lot of good things. St. Peter called up the Recording Angel on the telephone, and said:

"Mr. So-and-So wants to come in. What have you recorded for him?"

The Recording Angel said he had recorded that Mr. So-and-So had given ten cents to a tramp at one time. St. Peter said:

"Is that all you can find?"

"The Recording Angel said: 'No; he gave five cents to a beggar upon another day.'"

St. Peter said: "Is that all?"

And the answer came back, "Yes, that is all I can find."

"Well," said St. Peter, "what do you recommend me to do with him?"

The answer came back quickly: "Give him back his fifteen cents and let him go to hell." (Laughter and applause.)

IT GIVES PROPERLY.

The Associated Charities stands for adequate relief, as over and against cheaper relief. It says

that if any are to be relieved, they are to be relieved adequately. It believes in adequate relief, because the family must, if possible, be maintained. That is the great point. It says that support is the end to be aimed at, and you must relieve in such a way as to relieve sufficiently.

For example, it says it is better to give seventy-five dollars to buy a sewing machine for a woman, that will enable her to sew and earn her own living, than to give her a cord of wood every three months and a basket of provisions every week; that one thing tends toward downfall and the other upbuilding.

The Associated Charities stands for a new civic spirit. Therefore, it busies itself in hunting up tenement house problems, in calling the attention of the public authorities to homes that are unfit. It busies itself with problems of sanitation. The great problem of tuberculosis has been taken up by the Associated Charities in many States.

The Associated Charities stands supremely for human ideals, and in this it is over against the old-fashioned form of charity that believes if you have filled a man's stomach you have done everything you ought to do for him, or that he ought to expect you to do.

My friends, the slums are, first of all, in the soul. The trouble is psychological. You have to learn to give people vision—outlook; you have to create in them new hungers. That is the supreme test.

So, in the next place, the Associated Charities stands for personal service. It says: "You had better keep your money, if that is all you have to give"; it says, "You must give yourself." So, when the Associated Charities organizes itself, as it can organize itself, it starts on the plan of friendly visiting.

WHAT WILL SAN FRANCISCO DO?

When it is sometimes said, with regard to the Associated Charities, that it is simply a dry, cold scheme of science, that is talk by those who do not understand the genesis of all associated charities. It is science and knowledge that may understand this problem, and then the heart—the heart of man and the heart of God—that may solve this problem.

The eyes of the nation are at this time upon the Pacific Coast. You are passing out of the condition of being a big town into becoming one of the world's greatest cities. That is what we expect of you. With this great urban development that is coming upon you will come the great urban problems—such problems as came to London, Paris and Berlin will come bye and bye and sear and burn and rot in the heart of San Francisco. How can you prevent it? You are here before the inrushing of the sea; you are here to sit down and take counsel together as to what you

shall do. You are here to swear for your love of God and your love of Man that San Francisco shall never have any worse slums than it has to-night, even if it has five million population. You are here to say there shall be co-operation among all charity organizations. You are here to say it shall be your idea as charity workers that there shall be no actual need of any human life in San Francisco that shall not be met by some adequate charity agency.

I have been looking up the work of your Associated Charities here. You have a body of men and women of which San Francisco may well be proud, and you have an office force of which any organization can be proud. You have a dear girl here as secretary of your Association, whom you are asking to do the work that ought to be done by four men and four women, and it is not right.

What is the matter? The matter is, you do not have money enough. We have an income of four thousand dollars, or five thousand dollars at the outside, and you ought to have an income twice as large the next year and three times as large the following year. You ought to have fifteen hundred or two thousand subscribers here.

Give these folks some money. Give them what money they need. They must have ten thousand dollars. I do not want to come back to San Francisco again and ever speak to you if you have not given the Associated Charities of this town at least ten thousand dollars a year.

THE STATE AS A PARENT TO THE CHILD.

Judge Lindsey, of the Denver Juvenile Court, Tells the Conference of Charities What Colorado is Doing to Protect Childhood Against Old-fashioned, Crime-breeding Methods.

In four years in the Juvenile Court, in Denver, there have been on an average a little less than four per cent of all brought there who have been returned. * * * It is wiser and less expensive to save children than to punish criminals.—HON. B. B. LINDSEY.

Judge Lindsey is renowned for the successful methods he has employed in the Juvenile Court at Denver. A large audience assembled to hear him speak at the Conference of Charities and Corrections, and listened with unwavering attention for nearly two hours. Part of his impromptu address follows:

My good friend, Mr. Symmes, came to the Juvenile Court at Denver, at a time when we were in the midst of our Christmas festivities. I suppose it may seem a strange thing to have a Christmas tree in the old court room. Mr. Symmes did not tell you about the vaudeville show we had there, and the good time we had for the boys. They went away rejoicing. Any boy who has a good time in the Juvenile Court is the boy who we have learned from experience is generally square. He is in the game, and he will play fair, and nobody cheats, and nobody fouls—but we mark the line hard, and everybody must do his duty. We work not only for the boys, but with the boys, and the boys work with us.

When Jacob Riis, who was the right-hand man of President Roosevelt, in his administration in New York, at the head of the Fire and Police Board, was asked, "What is the most important problem facing reformers in the city, and those who are trying to do some good for their city?" he replied, "The problem of the children is the problem of the State; as we neglect, or pass them by, the blame for bad government must rest upon us."

It is a very appropriate thing that we should meet together in a Christian church to discuss this problem. But, did it ever occur to you that when a child, in over half the States of this Union above the age of seven, and in the balance of the States above the age of ten, violates the law, it is not the home, it is not the Sunday school, it is not the church, it is not the parent, that is called upon to correct the child; it is the State, because the State, while recognizing a broader distinction between the child and the adult in dealing with its property—in that the contract of every individual male under 21 and female under 18 is not worth the paper



JUDGE LINDSEY,
OF DENVER'S JUVENILE COURT.

it is written on, because of infancy—when it comes to dealing with the moral welfare of the child, when its very soul is involved, the age is turned back to 7 and 10. So that the boy who enters the back door of the grocery store and swipes fruit or cake or what not, is, in the eyes of the criminal law, placed in the same category, and upon the same plane, as the man of 50, who enters your house in the night time with murder in his heart and a pistol in his pocket.

STATE MUST ACT AS A PARENT.

And we said: "That is not fair. It is not just to the boy; and the State, in performing its function, a purely parental one, after all, toward the correction of the child, must perform it as a wise and loving parent should, or else the State fails in its mission."

Did it ever occur to you, that under this old method of the State, in dealing with the child, crime is upon the increase in this country, year

after year? The sad feature of it all is, that the increase is largely among the youth of this nation. I have never visited a jail yet, where the true facts and conditions were made known under the old criminal laws, that of all the people who had violated the law and been brought to these places, at least twenty per cent—and in some cities at least 25 per cent—were not boys under 20 years of age—children almost.

What is true of Denver, and Seattle, and Portland, and Kansas City, and all cities of that class, I believe must be true of San Francisco. I have not had the opportunity yet to visit your jails or to inspect your police records, but, my friends, when you are face to face with a proposition that from one-fifth to one-fourth of your arrests are in that decade between ten and twenty, compared with the other decades of life, you are face to face with the proposition that just twice as many children are arrested in cities, as grown people, in proportion to the population.

The inmates of jails and penitentiaries combined present the sad and pitiful fact of over one-half of them being under 23 years of age, and that age is gradually moving back and back from 26 for the last few years, and in every penitentiary in this nation that I have investigated, over one-half of the inmates are young men under 30.

I never went to a penitentiary yet—I might say I have been there several times, but I am glad to say it was under conditions where I could get away—when the officer had prisoners on board, that it did not happen that they were going back the second and third time.

BOY MUST LEARN OBEDIENCE.

My friends, what has the State done in performing its function, its duty towards this important period in life? When the boy is arrested he is stigmatized and charged with crime, and then he is put in prison under evil influences, as we know. Very little time or attention is paid to the boy. Very little thought and intelligence are given to his life and the things that control him.

How much time has the State ever spent in studying this thing? Do not misunderstand me. Children who are wayward, who have not learned to obey in the home, the church or the school, must be corrected. Obedience is the first law, and if

it is not learned at home, where it ought to be learned, it is not likely to follow in the school, and it is not likely to follow in the street, and so boys in the city, all over this country, have never learned where the right, in the first place, to have fun ends, and the law begins. They have never learned to respect the rights of others.

Then again, there are the natural laws that control child life, that are too little considered, and so the State, we claim, has been careless and negligent.

Environment is everything. Heredity is nothing. All boys are very much alike inherently. And what we should start to do in performing the duty of the State a little more intelligently is to correct the boy's environment, as far as we can, in the home and in the street and in his own life. To do this, you have to go to the boy, and suit all of your objects and purposes to his needs.

My friends, I do not know of a better illustration of the difference between the old method and the new method than to cite the most difficult case that ever came under the knowledge of the Police Department. It was the case of two boys who were chronic burglars and thieves. And I remember well when they were arrested, the Captain of Police came to me in great distress. He thought we were going to put those boys on what you will begin to hear called "probation" in the Juvenile Court—that is, allowing them to go on their own honor, under the surveillance of an officer, to report to the court at a stated time. If they are school boys they must be in school and bring a report every two weeks to the Juvenile Court, detailing their conduct at school. If they are work boys they must be at work. If they do not work at home they are liable to work somewhere else—in the reform school—but most of them, we are glad to say, with proper firmness and with proper patience, will work at home or will go to school.

AN EXPENSIVE MISTAKE.

This officer came to me and said that I was going to make a great mistake. I had spent a great deal of time with these two boys in the jails, and I figured up from the day the first one was arrested in his tenth year, down five years to a period of delinquency, jail sentences, reform school and so forth, and it amounted to over one thousand dollars that the State had spent on one of these boys, and over eight hundred dollars upon the other.

I remember well, when I asked one of them named Harry, how it was he got into trouble the first time. He was a natural boy and he wanted to make kite sticks. All the boys in the neighborhood made kite sticks, and he wanted a knife. He went to his father to get that knife, and his father was one of the firm kind of fathers who do not know the difference between the right kind of firmness—the firmness that commands love and respect—and the other kind that I call brutality, that produces hate and ill-will. And so he was thrown out and told to get a knife the best way he could.

He got it the best way he could, for Smith's barber shop was robbed that night, and the only thing gone was a razor. The police, of course, knew that it was the work of some boy. I said:

"Harry, how long did it take to try you?"

In his own vernacular, his answer was something like this:

"Well, the guy with the high bunch of whiskers looked over to the cop, and the cop looked at me, and said the guy with the whiskers, 'What has this kid been doing.' Said the cop, 'He has been breaking into Smith's barber shop and stealing razors. He is a little burglar. He is the worst boy in the neighborhood.' Said the guy with the whiskers, 'Ten days in the County Jail.'"

It took three minutes to do all that, and in that three minutes the Police Court made a burglar that cost the State one thousand dollars.

TIME TO CHANGE.

There might have been the same results under another system; that is possible, but not probable. Facts and figures show that 75 per cent return under the old method, while less than 5 per cent return under the new method.

So, when this boy was brought to my court, he was brought in shackles, which was against the rules of the court, and he was sent back to be brought in properly. The officer said, when he came back to my chambers a second time:

"He has got out of jail three times, and we have been after him for six months, and he ought to be sent back to the reformatory; it is all a mistake."

I said to the officer, "Do you know how many times he has been in jail?"

He said, "Thirteen times, and in the reform school once."

I said: "What do you want me to do? Do you want me to do the same thing that you have done thirteen times? I cannot do any worse than you—and that is, fail. If I fail once, I still have twelve times the best of you."

My friends, I remember well, when the officer pointed to the window by the fire escape of the building—the window being open—and cautioned me that the boy would be down there in a moment. When the officer went out, I said, pointing to the window:

"Harry, there is the night and there is the fire escape. You have a chance to get to the railroad station and you have two hours the best of it. Now scoot, while you have a chance."

RESULTS OF THE NEW WAY.

Of course, I did not take any chance of that kind without a reason. I knew there was a chance to lose and a chance to win. The result of it was that that boy showed he was on the square, for he is now getting \$1.80 a day, working for the Rio Grande Railroad as an apprentice.

Of course, they do not all turn out that way. I would not have you understand that, my friends. The success of the Juvenile Court does not depend on how many children it corrects. Its success must be measured by this test: Is it better than the old method? Is it more in accordance with intelligence and sound common sense?

In four years in the Juvenile Court in Denver, where we have at least had a chance to test it, there have been on an average a little less than four per cent of all brought there who have been returned. Just as I was leaving home I received this letter from the special officer of the railroad company, and I have several like it; but I am only going to call your attention to this one. He says: "That the effort of the Juvenile Court is being rewarded in the reformation of children is attested by the fact that out of 100 boys brought to the Juvenile Court, only two have wandered from the straight path while on probation." These two got their pictures in the paper, and it appeared in the article that they had been in the Juvenile Court, and some people were short-sighted enough to judge of the Juvenile Court, because it had two failures and ninety-eight successes.

MUST UNDERSTAND CHILDHOOD.

Punishment is never justifiable except as a measure to protect society. It is very true that what might be done with ease in Denver could not be done in San Francisco at all. You have to study out your own problem, bearing in mind the principle, always, that it must be done intelligently, from a standpoint of laws, and the rules that control child life, as well as the rules that control our lives. You cannot deal with these questions without understanding the rules that control childhood, and something about childhood. That is the secret of the whole thing.

I do not know how many hundreds of thousands of dollars you have invested in San Francisco, or in California, in jails, or how much you pay prosecuting officers for convicting criminals, but how much have you paid for saving children, young, intelligent children, along the right lines? What are you doing to head off this little fire that will some day become a conflagration? What are you doing to discharge your duty to your children growing up around you?

I hope that these facts and these little experiences, my friends, which I could go on telling for a long time, but which I must now bring to a close on account of the lateness of the hour, will convince you, here in San Francisco, as they have convinced us in Denver, that it is, after all, wiser and less expensive to save children than to punish criminals.

If the street boy is the selected of the slums, the survivor of the infant mortality attendant on foul living conditions and parental neglect, he possibly has that in him which makes him better worth saving than the average child of more fortunate surroundings.

Juvenile Court laws have been adopted in Wisconsin, Maryland, Missouri, Colorado, Kansas, California, New York, Pennsylvania, New Jersey, Indiana, Connecticut, Minnesota, Illinois, Louisiana, Delaware and the District of Columbia.—*Juvenile Court Record*.

WHAT THE STATE BOARD IS FOR.

W. Almont Gates Explains the Inspection of Charitable and Penal Institutions Recent Law Makes Possible.

It is not the duty of the Board to right wrongs, but to report them to the power that can right them.—W. ALMONT GATES.

Members of State Boards of Charities are appointed by the Governor. They draw no salary and have no patronage, hence the places are not sought by politicians. For these reasons eminent men, willing to give their time in the interest of humanity, have filled these boards. Their duties are:

First—To investigate the whole system of charities and corrections in the State.

Second—To inspect all penal and charitable institutions of State, county and city.

Third—To advise with the managers of these institutions as to improvements in methods, needs and abuses.

Fourth—To report to the Governor and Legislature the result of their investigations and recommend desirable changes. It is not the duty of the Board to right wrongs, but to report them to the power that can right them.

Fifth—To publish such data, statistics and general information as will inform the public as to the system of charities, the institutions and their management; remove suspicions when unjustly founded and publish abuses when necessary. Their powers for reform are education and publicity.

What have these boards accomplished?

For the Pauper.—They have secured better care and treatment for the thousands who have become helpless by age and disease. They have placed in the way of self-support thousands of others who, from mental weakness, were improvident or unable to set themselves to work.

For the Insane.—They have gathered the insane from almshouses, jails and great bastilles, and placed them in hospitals, where thousands have been restored to their right minds, or in homes, where they can receive that care which their unfortunate condition demands.

For the Feeble-Minded.—They have collected the feeble-minded children into schools, where the little intelligence they have can be drawn out and developed, and have segregated and furnished care for the feeble-minded adults, who would otherwise be increasing the mass of degenerate population.

For the Criminal.—They have fostered measures for stopping the child at the threshold of crime by juvenile courts and probation. They have been influential in changing the system of punishment for crime, inherited from the dark ages, a system which proposed to avenge crime—an eye for an eye, a tooth for a tooth—which in practice was meted out in double measure, to a system which treats crime as a disease and has for its purpose the protection of society only. Under this system the instruments of bodily torture have disappeared and in their place have come books and schools. They have established training schools for juveniles, reformatories on a graded merit for first offenders, a parole system for all classes and the advisory pardoning board. They have also secured the indeterminate sentence and the habitual criminal act, whereby the criminal who is past hope, can, for the safety of society, be held until his death, and yet the door for the regenerated may be always opened.

For the Public.—They have economized the expenditure of public funds and have increased results; they have adopted means for preventing the increase of dependents by seeking out and purifying the source of supply; they have improved the service of county and city charities, corrected the indiscriminate giving of relief, and have in a large measure stopped the pauperization of the able-bodied lazy.

In General.—State Boards of Charities have collected masses of facts from many fields, classified and reduced them to a science; have ameliorated the sufferings of thousands of afflicted men, women and children, and elevated their moral place; have opened the well-spring of philanthropy, inspired a higher ideal of civic duty, a stronger sense of moral responsibility, a deeper feeling of the universal brotherhood of man.

PROBATION TO CURE CRIME.

Mr. Osgood Putnam Outlines the Adult Offender's Need and Describes the Intelligent Way to Meet it.

Out of 169 cases in New York treated under this law, 90 per cent were successful, though in each case the man was guilty of a state's prison offense.—OSGOOD PUTNAM.

Mr. Osgood Putnam, of the Associated Charities, addressed the Conference as follows:

Judge Lindsey has told you of the probationary treatment of the children through the Juvenile Court. I ask for the same sympathy for the adult offender. In our treatment of the delinquent child it never occurs to us to punish him merely for punishment's sake; our object is always correction and reformation. Why abandon this principle in treating the adult? I think I can satisfy you that the treatment should be the same.

At the last session I addressed you upon the subject of the Probation Law for Adult Offenders, and that conference recommended the passage of such a law; in the interim such a law has been passed and now awaits enforcement at your hands. The law is permissive, and will only be put into effect where the community and the bench take it up. At present the only court that has put this law into effect is in Alameda County. Judge Hall is Judge of the Department and Mr. Ezra Decoto is the Probationary Officer. Funds must be obtained for the salary of this officer from charitable persons or institutions before the law can be put into effect elsewhere.

PROVISIONS OF THE LAW.

The provisions of the law are that the Court shall appoint a probation officer who, upon the arrest of any person over 16 years of age for crime, shall gather careful records of his entire history, ready to present to the Court. If the person then pleads guilty or is convicted, the Court listens to the recommendation of the Probation Officer, and if he sees fit he suspends the sentence. The person is then allowed to go back into his home surroundings under the authoritative but kindly control of the Probation Officer. He must report to that officer continuously during such period as the court sees fit. If he falls from grace and returns to evil habits or associates, the officer on his own motion brings him into court and he is then sentenced. If, on the contrary, his conduct is good, after the probationary period he is discharged.

THE RESULT OF THE PRESENT TREATMENT.

Whereas, the real purpose should be the reformation of the criminal and the protection of Society, the result of the present treatment is that the man is made worse instead of better. Experience shows that the present punishment does not act as a deterrent for the criminal or others; that at his discharge he takes Society by the throat more viciously than ever. The true object is defeated, and at an enormous expense to the State.

THE PROPER TREATMENT.

The proper treatment is suggested by keeping our conviction clear that the man who has committed crime is still a man like us; there is still hope for him, as there is for us; there is still the same need upon his part of good surroundings, of normal conditions to encourage the good that is in him; there is still the liability, as there is in us, to fall from grace should he be kept in bad surroundings; and worse than all, should he be forced into the company of men as bad or worse than himself. There is the same need to hold before him the fear of imprisonment; he must, if he be still a man, be kept in the normal exercise of his will.

How can all these things be accomplished without danger to Society—without subjecting the community to the danger of his presence unreformed? Probation answers all these questions.

Under the control of the Probation Officer he is kept from depredations upon Society, and held firmly bound by the hand of the law until he is fit for normal association again with his fellow-men. He is kept in normal surroundings, in a good environment. He is not permitted by the

officer to keep evil associates. He is compelled to work and to conduct himself properly. He is given the little trials and temptations of the normal life, keeping his will in free play. There is threatening him in the future if he falls, a return to court and thence to prison, while at the same time, under good conduct during the probationary period, he has the cheering hope of freedom—and freedom without prison taint. But most of all, he is kept away from a prison association, which not one of us in our apparent innocence could endure without degradation. How can you expect a man who has yielded once to temptation to be associated with hardened criminals and not fall still lower in the scale?

RESULTS.

What is the result? At once the response is, the man is reformed and Society protected; the real purpose is accomplished. Does experience confirm this? The figures in the States and countries where the system is now in use are almost beyond belief as indicating the success of this simple and yet hitherto unthought-of experiment.

Judge Lindsey tells you that not more than five per cent of the juveniles lapse into crime. The figures are almost as wonderful in the case of those whom we look down upon as criminals. At least, we have lightly designated every man who has committed a crime as a hopeless case to be cast into prison, his condition too hopeless to warrant our thinking out a rational system of his treatment.

This law is more than thirty years old in Massachusetts, and up to the time of our last session was in force in England, Belgium, France, Canada, New Zealand, and a number of our own States, including Connecticut, Pennsylvania and New York. Since our last session Michigan and California have been added to the list. France and Belgium claim as high a percentage of success as the Juvenile Court—95 per cent. Out of 169 cases in New York treated under this law, 90 per cent were successful, though in each case the man was guilty of a state's prison offense. In the Massachusetts State Farm, where old offenders and the most hopeless cases of drunkards and vagrants have been treated, where treatment by sentence to the County Jail has been abandoned, out of 888, 526 have been reclaimed to normal life.

Note carefully that this law does not need any given per cent of success to justify it. One man reclaimed out of 100 is better than none, for the 99 men are certainly made no worse by the law, nor is Society endangered.

INDETERMINATE SENTENCE.

One word as to what happens should the man fail to respond to the treatment: He must be re-arrested and sentenced to prison. Would that we had in California a reformatory instead of a prison. He should be placed in a reformatory upon an indeterminate sentence, discharge to come to him as soon as good conduct would permit; that is, hope must still be held out to him. He must be kept away from criminal associations; that is, he must be confined under a system of separation of persons, as against our congregate system; he must be kept in normal surroundings as far as possible, giving good environment and such little exercise of free will as can be obtained in schools, shops, gardens, farms, chapels and other conditions of normal life.

We have in California yet to hope for a reformatory in place of our prisons; for a law for an indeterminate sentence, and for the abolition of our congregate system.

The juvenile court idea has gained a foothold in London and Japan.

HEALTH BOARD WILL KEEP AT WORK IN CHINATOWN.

Underground Lodgings Are to Be Condemned,
and Reconstructed Cellars Must Be Con-
creted From Wall to Wall.

The work begun twelve months ago by the Mercantile Joint Committee on the health situation will be carried forward without interruption during the coming year by the sanitary authorities of the City, State and Federal Governments, if it should prove necessary for so long a period. The inspection and renovation of Chinatown will suffer no interruption, and the Boards of Health of Eastern States will thus have continued assurance that sanitary conditions in San Francisco are not being neglected.

The guarantee is contained in the following resolutions, adopted by representatives of the several bodies concerned, at a meeting held in the offices of the Merchants' Association on February 6th.

Resolved, That it is the sense of this meeting that the sanitary measures adopted by the City, State and Federal Health authorities in February, 1903, for the eradication of contagious disease in Chinatown be continued for so long a time as may be considered necessary; that the City Board of Health be requested to recommend to the Board of Supervisors additional measures for the wholesale destruction of rats.

Resolved, That all cellars, basements and underground places in the district between California and Pacific, Stockton and Kearny streets, be condemned as places of abode, and the same destroyed; that in case of reconstruction, the owners be required to remove surface soil, and to concrete the area thus exposed solidly from wall to wall.

Resolved, That the work be done under the direction and supervision of the Marine Hospital Service, and that a meeting of the representatives of the Marine Hospital Service, the City Board of Health and the State Board be held once every two weeks for consultation.

(Signed.)

MARTIN REGENSBURGER,

President State Board of Health;

RUPERT BLUE,

P. A. Surgeon, P. H. and M. H. S;

JAMES W. WARD, M. D.,

President S. F. Board of Health;

N. K. FOSTER,

Secretary State Board of Health;

A. A. D'ANCONA,

Member Hospital and Finance Committees, Board of Supervisors;

WILLIAM J. HASSLER, M. D.,

Chief Inspecting Physician.

The session was also attended by Mr. Brandenstein, Chairman of the Finance Committee of the Board of Supervisors; and the joint committee of the San Francisco mercantile bodies was represented by its president and secretary, Messrs. Frank J. Symmes and L. M. King.

Mr. Symmes called the meeting at the suggestion of the State authorities, in order to provide for a continuance of the general working plans of the past year. It will be recalled that in February, 1903, there being grave danger that Eastern States would declare quarantines against California through a misapprehension of the sanitary situation in this city, the mercantile bodies formed a joint committee by whose efforts a method of procedure was arranged between all the health authorities having jurisdiction. The co-operation of the Chinese Six Companies was obtained, and the work of enforcing proper regulations in Chinatown was put upon a practical basis.

So satisfactory was the mode of operation, and so thoroughly were precautions against contagious disease enforced, that when Dr. Foster presented the case to the Eastern health conference, suspicion was immediately allayed and the danger of quarantines averted.

AUDITOR IS RESTRAINED FROM APPROVING CLAIMS.

**Efforts of the Anti-Civil Service Forces Will Probably
be Checked by the Merchants'
Association.**

The Merchants' Association, through Mr. John E. Quinn, a former Director, and one of the original Civil Service Commissioners, has sued out a temporary injunction restraining Auditor Bachr and Treasurer McDougald from paying out the city's money to the employees of the Board of Health that were appointed in violation of the Civil Service law. This forces the issue into the courts for trial, and will probably result in checkmating the schemes for breaking down the Merit System in San Francisco.

Claims have been audited for January and February, but this will probably be all.

The Merchants' Association is not making a fight for any particular item of the salary list, but for the life of the Civil Service in this city—a thing proved to be essential to good government through the attacks made on it by those who want bad—and the present action will either bring it one step nearer to security, or show the city that we have no Merit System worth paying an expensive Commission to enforce.

WHAT THE CONFERENCE DISCUSSED

The several sessions of the State Conference of Charities and Corrections were assigned to speakers and topics as follows:

Sunday evening, February 21, opening of conference—8 p. m., address of welcome; President's address, Mr. Frank J. Symmes; "The Child and the State," Hon. Ben. B. Lindsey; discussion opened by Hon. Frank J. Murasky, Judge of the Juvenile Court of San Francisco; "The Detention Homes of the State," by Dr. Dorothea Moore.

Monday, February 22—11 a. m., "The City and County Hospital of San Francisco"; papers by Dr. Emmet Rixford and Dr. William Watt Kerr; discussion opened by Dr. James W. Ward, President of the Board of Health, and Dr. A. W. Clark; address by Mr. John Chetwood on the legal aspect of the "Hospital Site Question"; Dr. George B. Somers, chairman of the meeting. 2:30 p. m., "Modern Methods in the Care and Treatment of Insane," F. W. Hatch, M. D., General Superintendent of State Hospitals; discussion opened by Dr. A. W. Hoisholt, of the Stockton State Hospital; "The Needs of the State Home for Feeble-Minded Children," by William J. G. Dawson, M. D., Medical Superintendent. 8 p. m., "The Charities Endorsement Committee and Its Aims," Mr. Andrew M. Davis, President of the Charities Endorsement Committee of San Francisco; "What the Associated Charities Stands For," Dr. Samuel G. Smith of St. Paul; discussion opened by Mr. Osgood Putnam, President of the Associated Charities of San Francisco.

Tuesday—11 a. m., "Discussion of Associated Charities Problems," by representatives of the Associated Charities of the State. 2:30 p. m., "The State Boards of Charities and Corrections," by Mr. W. Almont Gates, Secretary of the California State Board of Charities and Corrections; "The County Jail," Rev. J. K. McLean, D. D.; discussion opened by Mr. Charles M. Finch; "Probation for Adult Offenders," Mr. Osgood Putnam; discussion opened by Mr. Ezra Decoto, Probation Officer, Alameda County. 8 p. m., "The Child as a Social Problem," Dr. Samuel G. Smith; "Juvenile Crime—Its Sources and Remedies," Mr. Herbert W. Lewis, Superintendent of the Boys' and Girls' Aid Society; "Some Points Regarding California's Aid to Dependent Children," Mr. W. S. Melick, Secretary State Board of Examiners.

The program was carried out with but slight change. In addition to the regular addresses, Mr. C. A. Murdock gave an interesting talk on the City and County Hospital, Miss Paulina Wetzlar Dohrmann spoke on "Problems of the Associated Charities," and was followed in discussion by Emma Ross Gilman of Santa Barbara.

The officers of the conference were: President, Mr. Frank J. Symmes; Vice-Presidents,

Mrs. E. C. Tallant of the Associated Charities of Santa Barbara, and Mr. James P. Taylor of the Associated Charities of Oakland; Secretary and Treasurer, Miss Katherine C. Felton, Secretary of the Associated Charities of San Francisco, 606 Montgomery street.

EVERY VISITOR WILL SEE SAN FRANCISCO'S BUILDING.

**Position Assigned is so Prominent that One
Concessionaire has Offered \$10,000
for it.**

The San Francisco building at St. Louis will occupy one of the most conspicuous locations in the Exposition grounds. It will stand next to the east end of the street of the Model City, and will thus be just at the left of the main entrance.

No better site could have been chosen, and the position insures the highest possible effectiveness to the San Francisco exhibit. Already one concessionaire has offered a bonus of \$10,000 for the space. If it is worth that for private business purposes, it is worth it for advertising this city and State, and making friends for them.

The people of San Francisco should not fail to appreciate the valuable opportunity within their reach. It is necessary that all subscriptions to the expense of the display be made before April 1st, and intending contributors are urged not to delay in this vitally important matter.

The appointment of Mr. C. E. Grunsky to the Panama Canal Commission is an act that will inspire confidence in the administration wherever the appointee is known. Mr. Grunsky is at once a good engineer and a good citizen, and California has occasion to be proud of its representative on a board that will direct one of the greatest works of the twentieth century. The only regrettable incident of the matter is that San Francisco loses his services at a time when it needs them most. A heavy responsibility now devolves upon the Board of Public Works, and incidentally upon the Mayor, to see that the recent City Engineer is succeeded by a man whose official conduct will come up to the high standard set by his predecessor.

DR. SHAW TALKS ABOUT MAKING CITIES HABITABLE.

**Well-Known Editor of The Review of Reviews
Addresses an Interested Gathering on the
Problems of Municipalities.**

Dr. Albert Shaw, editor of the *Review of Reviews*, and one of the best informed students of municipal conditions in this country or abroad, was entertained at dinner by some of the members of the Merchants' Association, and other citizens, at the Palace Hotel on the evening of February 6th, and addressed his auditors on the general topic of municipal government. The occasion of Dr. Shaw's visit to the coast was his delivery of the first of the Barbara Weinstock lectures on the "Morals of Trade" at the University of California, but to persons interested in the great problem of the City, his informal talk at the Palace Hotel was equally fascinating and profitable.

President Symmes of the Merchants' Association presided, and after dinner called upon the guest of the evening. Dr. Shaw spoke of the helpless conditions of the cities a few years ago when death rate exceeded birth rate, and it seemed as though urban life was extinguishing the best of the race. He told of the first blind, awkward gropings after better methods in such cities as Glasgow, Edinburgh, Birmingham and Hamburg; of the gradual application of scientific knowledge, slowly winning its way against ignorance and prejudice; and of the ultimate ascendancy of intelligence and civic decency, over the incompetency and corruption of the small politicians.

His remarks were followed with the most eager interest throughout.

Those present were:

A. H. Vail, John A. Koster, J. D. Grant, John McNaught, W. J. Dutton, A. S. Baldwin, Dr. T. W. Huntington, M. Greenbaum, A. M. Davis, C. F. Baker, Dr. Albert Shaw, Professor Frank P. Green, Dr. Edward R. Taylor, Gavin McNabb, William Thomas, Dr. K. Fischel, William Searby, E. B. Young, E. B. Pond, Arthur R. Briggs, M. L. Gerstle, L. M. King, R. H. Swayne, R. B. Hale, A. J. McNicoll, Horace Davis, Frank J. Symmes, Henry A. Detering, James D. Pugh, F. H. Meyer, George T. Wright, E. B. Payne, U. J. Koster, Joseph Hutchinson, Colonel E. A. Denicke, A. A. Watkins, F. A. Denicke, Professor Louis Litt, D. Lissner, Warren H. Swayne, Dr. James W. Ward, Dr. Rafael Lorini, Benjamin Ide Wheeler, Herbert E. Law, Warren Gregory, William H. Mills, J. F. Merrill, Charles Webb Howard, John Lloyd, William Denman.

REGISTER.

Be sure you are registered.

Your old registration expired January 1, 1904.

There are to be elected this year:

Eight Presidential Electors (who will elect the President of the United States).

Members of the State Legislature (which will elect a United States Senator).

Possibly a member of the State Supreme Court.

Delegates to the primaries, which will be held in May.

And a large number of minor officers.

Good citizens vote.

Some of the European cities attempt to get rid of unsightly shacks on their main thoroughfares by exempting new structures from taxation for a number of years. San Francisco might profit by the same process.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos. Day Co.	
ANDREW M. DAVIS.....	First Vice-President.
The Emporium.	
FAIRFAX H. WHEELAN.....	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.....	Treasurer.
Benedict & Turner.	
FOSTER P. COLE.....	Sterling Furniture Co.
J. A. EVELETH.....	Eveleth-Nash Co.
M. GREENEBAUM.....	Greenebaum, Weil & Michels.
R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Harrel Co.
A. J. MCNICOLL.....	A. J. McNicoll Elevator Co.
BYRON MAUZY.....	Byron Mauzy Piano Co.
P. C. ROSSI.....	Italian-Swiss Agric. Colony.
W. M. SEARBY.....	Union Drug Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

R. B. HALE, Chairman.

F. J. KOSTER,	R. H. SWAYNE,
J. A. EVELETH,	A. J. MCNICOLL

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, Chairman.	BYRON MAUZY,
FOSTER P. COLE,	W. M. SEARBY.
A. H. VAIL,	

TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman.	A. J. MCNICOLL,
M. GREENEBAUM,	P. C. ROSSI.
C. S. BENEDICT,	

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.--Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	325 Crossley Bldg
Barrow, Wade, Guthrie & Co.	Mills Bldg
Crandall, Jansen & Crandall.....	508 California
Hassell Audit Co.....	Mills Bldg
Herrick, Lester.....	819 Hayward Bldg
Langdon, Walter G.....	Hayward Bldg
Phillipps, F. G. & Co.....	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....	41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....	431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	8th & Brannan
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AGENTS.

Bancroft, Paul.....	History Bldg
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drumm
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Barth, Herman.....	508 Montgomery
Curtlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	126 Kearny
Maggis, Herbert B.....	36 Flood Bldg
Meyers, Henry H., and Clarence R.	Ward.....532 Market
Mooser, William, and Edw. G. Bolles	44 Geary
Paff, Charles.....	40 Montgomery
Reld Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Geary
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	119 Geary
Vickery, Atkins & Torrey.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.....	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.	3 California
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ASSAYING.

Price, Thos. & Son.....	524 Sacramento
Simonds, Ernest H.....	417 Montgomery

AUCTIONEERS.

Rasch Auction Co.....	319 Sutter
Chase, Fred H. & Co.....	1732 Market
Ordway, W. C.....	Cor. 6th and King
Speary, E. S. & Co.....	31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....	709 Front
Schmidt, J. & Co.....	115 Drumm

BAKERIES.

Prost, Nicholas.....	336 Third
Simpkins & Thorp.....	116 Erie
Young & Swain Baking Co.....	1119 Geary

BANKS AND BANKERS.

American National Bank.....	200 Montgomery
Anglo-Californian Bank, Ltd.....	200 Sansome
Bank of California.....	400 California
California Safe Deposit and Trust Co.....	Montgomery and California
Canadian Bank of Commerce.....	California and Sansome
Central Trust Co.....	42 Montgomery
Columbian Banking Co.....	Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....	600 Market
Donohoe-Kelly Banking Co.....	100 Montgomery
French Savings Bank.....	315 Montgomery
German Savings and Loan Society.....	526 California
Hibernia Savings and Loan Society.....	McAllister and Jones
Italian-American Bank.....	518 Montgomery
London and San Francisco Bank, Ltd.....	424 California
London, Paris and American Bank, Ltd.....	Sutter and Sansome
Mercantile Trust Company of San Francisco.....	464 California
Mutual Savings Bank of San Francisco.....	710 Market
Nevada National Bank of San Francisco.....	301 Montgomery
Rollins, E. H. & Sons.....	335 Pine
Savings and Loan Society.....	101 Montgomery
S. F. Savings Union.....	532 California
Security Savings Bank.....	222 Montgomery
Swiss-American Bank.....	524 Montgomery
Wells, Fargo & Co's Bank.....	Sansome and Market
Western National Bank of San Francisco.....	805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....	106 Ellis
Will & Finck Co.....	818 Market

BEER BOTTLERS.

Enterprise Bottling Co.....	2745 Sixteenth
Fredericksburg Bottling Co.....	1510 Ellis

BELTING--LEATHER.

Cook, H. N., Belting Co.....	126 Fremont
Helms, Alex., Belting Co.....	93 Fremont

BICYCLES.

Christoffer, C. M.....	528 Stanyan
Leavitt & Bill.....	309 Larkin
Lee, W. E.....	504 Stanyan
Varney, T. H. B.....	1331 Market

BLINDS.

Hindes, Edw. B. & Co.....	328 Howard
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BILL POSTERS.

Owens, Varney & Green Market & 10th	
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BOILER WORKS.

Eureka Boiler Works.....	113 Mission
Keystone Boiler Works.....	Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....	121 Howard
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BOOK BINDERS.

Hicks-Judd Co.....	22 First
Phillips Bros.....	505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....	16 Grant Ave
Cunningham, Curtiss & Welch.....	319 Sansome
Elder, Paul.....	238 Post
Hanak & Hargens.....	107 Montgomery
Mitchell, E. H.....	225 Post
Payot, Upham & Co.....	100 Battery
Robertson, A. M.....	126 Post
S. F. News Co.....	242 Geary
Whitaker & Ray Co., The.....	723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....	225 Bush
Cahn, Nickelsburg & Co.....	129 Sansome
Elsenberg, Henry.....	410 Kearny
Heim, F. L.....	234 Stockton
Kast & Co.....	110 Geary
Koenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maler, Chas.....	834 Kearny
Nolan Bros. Shoe Co.....	312 Market
Philadelphia Shoe Co.....	10 Third
Rosenthal's Inc.....	107 Kearny
Siebs Shoe Co.....	130 Main
Sommer & Kaufmann.....	28 Kearny
Sullivan, J. T.....	20 Fourth
United Workmen's Boot & Shoe Co.....	42 Second
Williams-Marvin Co.....	569 Market
Young, George H.....	117 Bush

BREWERIES.

Burnell & Co.....	409 Battery
Hibernia Brewery.....	1225 Howard
National Brewing Co.....	762 Fulton
Union Brewing and Malting Co.....	18th and Florida
Wunder Brewing Co.....	Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....	632 Sacramento
Illinois and Pacific Glass Co.....	10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....	Safe Deposit Bldg
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BRIDGE BUILDERS.

S. F. Bridge Co.....	220 Market
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BROKERS--CUSTOM HOUSE.

Bunker, C. D. & Co.....	435 Battery
Harper, F. F. G. & Co.....	409 Washington
Helse, Chas Ed. & Co.....	510 Battery
Mattoon & Co.....	530 Battery
Mayhew, F. E. & Co.....	424 Battery
Reed, George W.....	500 Battery
Swayne, Hoyt & Co.....	405 Battery

BROKERS--MERCHANDISE AND GENERAL.

Booth, F. E.....	122 Davis
DuVal, W. M. & Co.....	221 Front
Mailard & Schmiedell.....	307 Sansome
Page Bros.....	302 California
Wanlorek, M.....	412 California

BROKERS--SHIP AND FREIGHT.

Birnbaum, H. B.....	123 California
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BROKERS--STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....	221 Sansome
Barth, J. & Co.....	480 California
Girvin & Eyre.....	425 California
Goldman, Max.....	312 Pine
Hecht Bros. & Co.....	312 Pine
Hellman, A. C.....	317 Haywards Bldg
Hirschfeld, C.....	79 Nevada Block
Perry, John, Jr.....	411 Montgomery
Poltzer & Co.....	Clunie Bldg
Poltz, Edward & Co.....	403 California
Rehfish & Hochstadter.....	413 California
Toplitz, Joseph B.....	330 Pine

BROKERS--TICKET.

Ottinger, A.....	620 Market
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BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....	3178 17th
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BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association.....	301 California
Pacific States S. L. & B. Co.....	410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....	29 New Montgomery
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BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....	24 Second
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BUTCHERS.

Baccus, R. T.....	S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....	534 Clay
Boyes, James & Co.....	108 Clay
Clayburgh & George.....	339 Kearny
Decourtieux, A.....	529 Merchant
Hofmann & Woenne.....	735 Market
Katz, F. & Sons.....	California Market
Poly, Heilbron & Co.....	339 Kearny
Patek, F. & Co.....	500 Washington
Roberts, W. F.....	2817 California
Schweitzer, J. & Co.....	416 Clay
Stone & Ecklon Co, The.....	236 Sixth
Taaffe, Wm. & Co.....	1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....	770 Mission
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CANNED GOODS.

W. G. M. Canning Co.....	149 Fremont
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CAPITALISTS.

Bishop, Chas. R.....	530 California
Center, John.....	N. E. cor. 16th and Shotwell
Dean, Walter E.....	81 Nevada Block
Denman, James.....	2380 Steiner
Fontana, Mark J.....	California and Front
Hayward, Alvinza.....	532 Market
Hopkins, E. W.....	324 Pine
Hopkins, Timothy.....	Mills Bldg
Levy, H. M.....	41 Nevada Block
McDonald, Jasper.....	Mills Bldg
Moore, A. A. Jr.....	Hayward Bldg
Phelan, Jas. D.....	Phelan Bldg
Poniatowski, A.....	Crocker Bldg
Pope, George A.....	Hayward Bldg
Schmidt, John A.....	425 Ellis
Smith, F. M.....	101 Sansome
Spreckels, Claus.....	327 Market
Spring Valley Water Works.....	Geary and Stockton
Thompson, R. R.....	503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....	632 Howard
Robinson & Gillespie.....	407 Sutter

CARPETS.

Gullixson Bros.....	955 Market
Hulse, Bradford & Co.....	760 Mission
Schlueter & Volberg.....	217 Sutter
Walcom, Geo. & Co.....	402 Sutter
Walter, D. N. & E. & Co.....	529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.....	329 Guerrero
Spaulding, J. & Co.....	353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....	Palace Hotel
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CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
.....Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
.....Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis. 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 750 Market
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cahen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunst, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstadter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Callean, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Golden Gate Cloak and Suit House.
.....1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Steuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Cantley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
.....Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 605 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford W. G. & Co. 214 East

CODFISH DEALERS.

Alaska Codfish Co. 17 Davis
Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
.....Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Blag, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Christy & Wise Com. Co. 213 Market
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Eveleth-Nash Co. 422 Front
Freitas, M. T. & Co. 325 Front
Gall, A. Fruit Co. 516 Sansome
Garca & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barbieri. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co. 200 California
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenheim & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hillens, F. 200 Davis
Hilmer & Bredhoff. 36 California
Hulme & Hart. 650 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle & Co. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William. 419 California
Lichtenberg, R. 303 California
Loaiza, W. & Co. 202 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
.....215 Washington
Martens, Read & Co. 303 Front
McDonogh & Runyon. 416 Davis
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Montealegre & Co. 410 Hayward Bldg
Pettigrew, John M. 212 Sansome
Phillips, M. & Co. 20 Pine
Roussel & Davidson. 19 California
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss, Louis & Co. 310 Sansome
Southern Pacific Milling Co.
.....224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Van Husen & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harrold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfe, Max & Co. 423 Front
Wolf, William & Co. 216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Guillet, Chas. 905 Larkin
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenport. 35 Main
Strohmeier, W. A. & Co. 1006 Market
Seidl, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Herbert & Vogel.
.....N. E. cor. Broadway and Front
Woerner, David, Cooperaage Co.
.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
.....Broadway and Battery
Pacific Coast Biscuit Company.
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. 108 Pine
Cowen-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternheim, S. & Son. 528 Market
Wieder, H. O. Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market
Smith's Cash Store. 27 Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.
.....323 Front

DRIED FRUITS.

Griffin & Skelley Co. 132 Market
Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boerick & Runyon. 231 Sutter
Brommel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
Bernstein, Sylvan L. 120 Sutter
City of Paris Dry Goods Co., The.
.....Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 495 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Priester, Joseph. 1415 Stockton
Sachs Bros & Co. Sansome & Bush
Samuels Lace House Co., The D.
.....235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Sverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Herald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Electric Co. Crossley Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 615 Mission
Marwedel, C. W. 58 First

ELEVATOR MANUFACTURERS.

A. J. McColl Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Frank & Parodi Co. 31 Geary
Canepa, Antonini & Co. 211 Sutter
Cleis, Fred. 808 Valencia
Cohn, Chas. C. 306 Sutter
Gonailhardon, B.
.....Devisadero and Sacramento
Jacquemet, J. & Co. 606 Eureka
Jaeger, F. C. 236 Sutter
Leopold & Ephraim. 35 Post
Mann Bros. 1441 Polk
Matraia & Bertrand. 132 Powell
Montiegel, E. 809 Larkin
Matroni Bros. 2332 Fillmore
Pellicano, Frank & Co. 225 Kearny
Rossi & Rosala Co. 15 Geary
Serveau Bros. 2110 Fillmore
Shanahan Florist Co. 107 Powell
Shibley, Frank P. 311 Sutter
Slevers & Boland. 25 Post
Vayr & Goldstone. 105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen's. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattosien Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
.....5 Front

GAS FIXTURES.

California Gas Fixture Co. 517 Mission
Day Co, Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 516 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Centmeri, P. & Co. 200 Post
Moss, Geo. A. 101 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Rack, F. J. 791 San Jose Ave
Seregni & Bernieri. Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg....1447 Polk
 Claussen, C.....23d and Capp
 Cluff Co., William.....18 Front
 Ehrman, M. & Co.....104 Front
 Fogg & Mohr.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Grannucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Heitman, H.....395 Geary
 Hollmann, Henry.....2805 Mission
 Hurley, J. T.....Hayes and Webster
 Irvine Bros.....1302 Polk
 Lennon, John A.....315 Clay
 Lewin-Meyer Co.....34 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th and Castro
 Rothschild, John & Co.....115 Sacramento
 Sussman, Worms & Co.....S.E. cor. Market and Main
 Tillman & Bendell.....327 Battery
 West, Elliott & Gordon.....31 Sixth
 Wellman Peck & Co.....201 Market

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
 Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....538 Market
 E. E. Drake.....86 First
 Shreve & Barber.....739 Market
 Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Iis, J. G. & Co.....814 Kearny
 Lloyd-Seovel Iron Works.....159 Fremont
 Marwedel, C. F.....58 First
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Pacific Hardware and Steel Co.....Mission and Fremont
 Palace Hardware Co.....603 Market
 Philpott & Plummer.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Rulfs, A.....1404 Market
 Smith, Peter A.....614 Fourth
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
 Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome
 Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Meyer, Albert.....2303 Geary
 Morrow, Geo. & Co.....303 California
 Scott & Wagner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermell, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co, The.....214 Pine
 Grannis, J. G. & Co.....555 Mission
 Royal Heating Co., Inc., S. E. cor.
New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Elsmere, Hotel.....418 Sutter
 Holm & Saxtorph, Baldwin House.....30 Ellis
 Kingsbury, George W.....Lick House
 Kirkpatrick John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....420 Eighth
 Merchants' Ice and Cold Storage Co.....Lombard and Sansome
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Belden & Palache.....313 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Hayward Bldg
 Fidelity & Casualty Co.....318 California
 Firemen's Fund Insurance Co.....401 California
 German Ins Co., of Freeport, 337 Pine
 Grant, Geo. F.....218 Sansome
 Gutte & Frank.....303 California
 Harold, Rudolph Jr.....415 California
 Ins. Co of North America.....412 California

Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co., The.....422 California
 Manheim, Dibern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....410 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich Union Fire Ins. Society.....314 California
 Pacific Mutual Life Ins. Co. of Cal., Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....409 Mutual Savings Bank Bldg
 Potter Edward E.....412 Pine
 Preferred Accident Insurance Co.....Mills Bldg
 Shields, A. M.....Crocker Bldg
 Sperling, Frank.....307 Parrott Bldg
 Stovel, C. J.....411 California
 Transatlantic Fire Ins. Co.....213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Voss, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson & Painter.....321 Hayward Bldg

IRON WORKS.

California Iron Yard.....640 Second
 Macaulay, H. C. & Co.....155 Bluxome
 Morton & Hedley.....215 Harrison
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Carrau & Green.....220 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Gilmendman, W.....5 Third
 Greenzwelg, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguenin, Adolph.....824 Market
 Isaacs, Abe.....343 Kearny
 Judis, Alphonse Co. Mutual Sav Bk Bldg
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Schneidewind, H. J.....822 Valencia
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shore & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Welnschenk.....220 Sutter
 Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
 Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
 Gardner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market
 Rothschild, M.....526 Sutter

LAMPS.

Bosch Lamp Co.....585 Mission
 Badier Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....3111 Sixteenth
 White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Duffer & Nelson.....209 Mason
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Kullman, Salz & Co.....582 Mission
 Wagner Leather Co.....306 Clay

LINE AND CEMENT.

Cowell, Henry & Co.....211 Drumm
 Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rex.....525 Commercial
 Galloway Lithographing Co.....410 Sansome
 Mutual Label & Litho. Co., 2d & Bryant
 Roesch, Louis Co.....325 Sansome
 Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
 Kelly, Thos. & Sons.....1629 Pine
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....210 Hayward Bldg
 Dodge, E. J. Co.....6 California
 Dolbeer & Carson.....10 California
 Gage, Mills & Co.....330 Market
 Gray's Harbor Commercial Co.....237 California
 Hammond Lumber Co.....Hayward Bldg
 Hihn, F. A. Co.....Santa Cruz
 Hobbs, Wall & Co., Inc.....Beale and Bryant
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.....4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devisadero
 Pacific Lumber Co.....Rialto Bldg
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....Mills Building
 Scott & Van Arsdale L. Co.....Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....14 Spear
 Slade, S. E., Lumber Co.....6 California
 Truckee L. Co. of S. F.....6 California
 Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co.....322 Howard
 Cal. Hydraulic Engineering and Supply Co.....17 Fremont
 California Engineering and Construction Co.....907 Rialto Bldg
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone.....21 Fremont
 Henshaw, Bulkley & Co.....Fremont and Mission
 Martin Pipe & Foundry Co.....33 New Montgomery
 Meese & Gottfried Co.....167 Fremont
 Moore, Chas. C. & Co.....First and Mission
 Pacific Tool and Supply Co.....467 Mission
 Pennington, Geo. W. Sons, Inc.....313 Folsom
 Ralston Iron Works.....222 Howard
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co.....26 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 French & Linforth.....308 Market
 Hugsdon & Merton.....105 Front
 Morgan & Allen Co.....134 Sutter
 Robinson, Geo. H.....226 Bush
 Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co.....510 Washington
 Hoey, John.....716 Mission
 Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baume, Fred J.....1608 Market
 Bullock & Jones Co.....106 Sutter
 Cluett, Peabody & Co.....582 Mission
 Elkus Brenner Co.....17 Battery
 Grenebaum, Well & Michels.....17 Sansome
 Hansen & Elrick.....Market & Third
 Keller, M. J. Co.....1028 Market
 McNamara & Moran.....7 Battery
 Meyerstein Co.....6 Battery
 Morgan Bros.....229 Montgomery
 Morgerson, J. C.....535 Valencia
 Schoenfeld, Adolph.....1334 Market
 The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co., Alto Bldg. Kearny & Bush
 Growall, W. L. Co., Mut. Sav. Bk. Bldg.
 Harshall, Abe.....12 Kearny
 Lemos, Leon.....1117 Market
 Lyons, Charles.....721 Market
 Pohelm, J. T.....1110 Market
 Reid, John & Son.....78 Geary
 Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
 Cal. Milk Producers' Assn.....428 Turk
 Jersey Farm Co.....851 Howard
 Loewe, Wm. G.....624 Russia
 S. F. Cream Depot.....1929 Mission
 Standard Milk Co.....123 Sixth

MILLINERY.

Hinz & Landt.....543 Market
 Holm & Nathan.....512 Market
 Muller & Raas Co. New Monte. & Mission
 Spencer & Miltau.....1026 Market
 Topf, R. L. & Co.....545 Market
 Zohel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MIXING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg.
 Bourn, W. B.....401 California
 Pew, John W.....310 Pine
 Quarre, Geo.....Cal. Safe Deposit Bldg.
 Ralston, W. C.....331 Pine

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Hefneman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
 Standard Oil Co.....Rialto Building
 Weed, F. F., Sec'y Lion Oil Co.....121 Geary

OPTICIANS.

Berteling Optical Co.....16 Kearny
 California Optical Co.....205 Kearny
 Chinn-Beretta Optical Co.....991 Market
 Haskell & Jones Co.....243 Grant ave
 Hirsch & Kaiser.....7 Kearny
 Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
 Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
 Cal. Paint Co.....236 First
 Clinch, C. G. & Co.....7 Front
 Fuller, W. P. & Co.....Pine and Front
 Magner Bros.....215 California
 Nason, R. N. & Co.....115 Front
 Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
 Brace, N.....447 Valencia
 Davis, H.....236 Powell
 Downing, Thomas, Inc.....615 Mission
 Fraser, John P.....418 Post
 Johnson, Joseph A.....517 California
 Stader, C.....Glen Park
 St. Denis, J. & Co.....320 Sutter
 Stein, M.....30 Sacramento
 Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills.....40 California
 Crown Paper Co.....707 Front
 Union Bag and Paper Co.....406 Front
 Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....620 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
 California Flg Syrup Co.....392 Church
 Law, Herbert E.....Rialto Bldg
 National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
 Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
 Sunset Photo & Engraving Co.....106 Union Square ave
 Union Photo Engraving Co.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
 Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
 Curtaz, Benj. & Son.....20 O'Farrell
 Kohler & Chase.....28 O'Farrell
 Mauvais, The Zeno Music Co.....769 Market
 Mauzy, Byron.....308 Post
 Pommer-Ellers Music Co.....653 Market
 Paige Piano Co.....Post & Stockton
 Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
 Loeffler, John.....422 Fifth
 Pacific Vinegar and Pickle Works.....122 Davis

PLANING MILLS.

Birch, L. H.....709 Bryant
 Hansen, A.....Berry, near Sixth
 Townley Bros.....18th and Folsom

PLUMBERS.

Allen & Allen.....1151 Mission
 Ickelheimer, S. & Bro.....20 Geary
 Murray Bros.....623 Sacramento
 Snook, Wm. & Son.....554 Clay
 Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Dalziel-Moller Co.....557 Mission
 Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
 Buttgenbach, Joseph.....336 Fourth
 Cudahy Packing Co.....125 California
 Hefneman & Stern.....906 Larkin
 Roth, Blum & Co.....201 California
 South S. F. Pack. & Prov. Co.....117 Davis
 Western Meat Co.....Sixth and Townsend
 Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
 O'Brien & Spornio.....Cal Market
 Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros., Glen Park ave. & Bond
Freygang-Leary Co.....113 Davis
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdoch, C. A. & Co.....532 Clay
Partridge, John.....306 California
Perna Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Blahop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D. Crocker Bldg.
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr.....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....536 Taylor
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tevla, Wm. S.....Mills Bldg.
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co.....
.....431 Parrott Bldg

PUMPING MACHINERY.

Dew, Geo. E., Pumping Engine Co.....
.....149 First
Jackson, Byron Machine Works.....
.....411 Market
Stillwell-Bierce & Smith Valle Co.....
.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg.
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shalnwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co.....484 California
Surryhne, F. B.....138 Montgomery
Umben, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....513 California
Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.

Herman R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....
.....416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Beeozzi, Louis.....504 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A. C.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Teehan, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS.

Pacific Refining and Roofing Co.....
.....113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....677 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co.....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....221 Sansome

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN

SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....Rialto Bldg
Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California
Hay & Wright.....35 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seelgsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Gildden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Gloatz.....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND
SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellshepp, W. & Co.....115 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.....
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION

COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav Co.....21 Post
Occidental and Oriental Steamship
Co.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....3 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Stimmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Graham, James Mfg Co.....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers G. A. W.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.
Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND
WOOLENS.
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....115 Sutter
Reiss Bros. & Co.....24 Sutter
Stein, Simon & Co.....Second and Market

TAILOR TO TRADE.
Hilp, Henry, Tailoring Co., Inc.....
.....569 Market

TANNERS.

Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Castle Bros.....463 Mission
Caswell, Geo. W. & Co.....414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry.....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co.....Second and Folsom
Tilberbach, Chas. F. & Co.....306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH
COMPANIES.
Pacific States Telephone and Tele-
graph Co., The.....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc.....100 Sacramento
Neville & Co.....31 California

THEATERS.
Belasco & Meyer.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.
Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Jordan's Express.....319 Mason
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....20 Market
Wells, Fargo & Co., Exp. 2d & Mission

TRUNKS.
Hirschfelder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange.....
.....307 Montgomery
Bornemann, Geo. C. & Co.....117 Sutter
Remington Typewriter Co.....
.....228 Bush
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission

Maass, H. F. Co.....917 Mission
Truman, Chas. H. J. & Co.....1909 Mission
United Undertakers' Association.....
.....866 Mission
Valente, Marini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Lmtd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....404 Battery

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L. & Son.....762 Mission
Uhl Bros.....656 Market

WAREHOUSES.

Grangers' Business Association.....
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co.....100 Front

WELSBACK MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi.....708 Sansome
Braunschweiler & Co.....5 Drumm
Buneman, H.....319 Front
California Wine Association.....661 Third
Chalk & Bernard.....756 Brannan
Chanche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co. Beale & Mission
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The
.....434 Bryant
Herrscher-Samuel Co., Inc.....521 Market
Hey, Grauerholz & Co.....224 Front
Hildebrandt, Posner & Co.....610 Front
Holtum Bros, Inc.....566 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.
.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobl. Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John.....California and Sansome
Lyons, E. G. & Rass Co., The.....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co.....314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse.....200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co. Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....46 Ellis
Rosenblatt Co., The.....113 Pine
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons.....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann.....328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....318 Clay

WIRE AND WIRE ROPE.
American Steel & Wire Co.....10 Pine
Roebbling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....Crossley Bldg
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.
Denigan, Thos., Son & Co.....132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co.
.....341 Sutter

MERCHANTS' MOVE TO ESTABLISH OPEN AIR FREE FLOWER MARKETS.

Board of Supervisors Almost Unanimously Passes to Print the Association's Ordinance which will give Venders Equal Rights, Under Legal Regulations, in Several Parts of the City.

With but one dissenting voice, the Board of Supervisors has passed to print the Merchants' Association's ordinance for establishing free flower markets in San Francisco. This will probably result in the creation of several of these institutions, where the floral wealth of the vicinity will be even more profusely displayed than before.

The Directors of the Association have always felt that the open air flower market was a valuable part of San Francisco street life, and one of the city's most attractive and delightful features of civic beauty; and it is to be regretted that their action in requesting that the business be conducted only according to law and with equal opportunity for all, should have been misinterpreted as an attempt to suppress the street vending of flowers. The letter printed below will make plain their attitude toward the subject. The ordinance has been submitted in the belief that it is fair to all concerned and will preserve the open air flower market among the permanent attractions of San Francisco.

To the Honorable the Board of Supervisors of the City and County of San Francisco:

Gentlemen: The street flower venders, who have long been one of the most interesting features of San Francisco, having been removed from their former stand at Kearny street, the Board of Directors of the Merchants' Association has been studying the question of how this open air flower selling could be carried on in a legal manner, in compliance with the charter and ordinances of the city, and without unjust discrimination.

The desirability of permitting flowers to be sold on the public streets, if the business is conducted properly, is unquestioned by any one, except possibly by florists, who may believe their business is thereby injured. No feature of the city attracts more attention from tourists and nothing is so prominent an advertisement of the mild climate of San Francisco as the sight of flowers being sold on the streets every day in the year. Instead of having flowers sold at one place, there should be several flower markets, in different parts of the city. And we believe the sale of flowers on the street is not so much an injury to florists as they claim. We think the great bulk of flowers purchased from street flower venders are purchased by persons who buy them on sight and would not ordinarily purchase them from shops, and that the habit thereby cultivated, of purchasing and using flowers, will in the end benefit the regular florist business.

A LEGAL BASIS NEEDED.

The question to be determined is, how can the selling of flowers on the public streets, except by moving flower peddlers (whose rights to do so are unquestioned), be provided for in a legal manner and without unjust discrimination? We have at length reached a conclusion in the matter and are prepared to submit a definite plan and ordinance which we think will accomplish the desired purpose.

Inasmuch as the difficulty heretofore seems to be that the flower venders had no legal permit to occupy any sidewalk, and that the Board of Public Works cannot grant this privilege except under authority conferred by a general ordinance, and that the privilege heretofore enjoyed by certain flower venders was restricted to them, and was therefore a special privilege, which is contrary to the spirit of our charter, we therefore suggest that the correct solution of this problem is for the city to officially designate certain localities in the most frequented parts of the city, as Free Public Flower Markets, open to all persons who comply with the rules and regulations governing the same. We believe that such regularly established free flower markets are desirable and should be established, and therefore respectfully recommend your honorable Board to pass an ordinance, designating the following localities as Free Flower Markets of San Francisco:

ROOM FOR SEVEN OF THEM.

1. The outer portion of the sidewalk adjacent to and surrounding Union Square, to be known as the "Union Square Free Flower Market."
2. The outer portion of the sidewalk surrounding the Donahue Fountain, to be known as the "Donahue Fountain Free Flower Market."
3. The small triangular space formed by the intersection of California, Drumm and Market streets, to be known as the "California Street Free Flower Market."
- The outer portion of the sidewalk surrounding Portsmouth Square, to be known as the "Portsmouth Square Free Flower Market."
5. The outer portion of the sidewalk surround-

ing Washington Square, to be known as the "Washington Square Free Flower Market."

6. The outer portion of each of the sidewalks at the intersection of Market and Kearny streets, Kearny and Geary streets, Geary and Market streets, Market and Third streets, and extending along each of said streets for a distance of fifty (50) feet from each of said intersections, to be known as the "Central Free Flower Market."

7. The outer portion of each of the sidewalks at the intersection of Market and Powell streets, Powell and Eddy streets, Eddy and Market streets, and extending along each of said streets for a distance of fifty (50) feet from each of said intersections, to be known as the "Powell Street Free Flower Market."

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.
L. M. KING, Secretary.

INVITATION TO ALL VENDERS.

Ordinance Under Which the Open Air Floral Display Would Become a Celebrated Attraction of San Francisco.

Bill No. —
ORDINANCE No. —

Providing for, and regulating the use of, Free Public Flower Markets, in the City and County of San Francisco and designating the locations thereof, and providing a penalty for a violation hereof.

Be it ordained by the people of the City and County of San Francisco as follows:

Section 1.

The following locations are hereby designated and set aside as Free Public Flower Markets for the use of the general public, between the hours of 6 a. m. and midnight, under rules and regulations hereinafter specified:

Sub. 1. The outer three (3) feet next to and including the curb of the sidewalks adjacent to and surrounding Union Square, except such portions as are opposite corners and regularly established crosswalks, and to be officially known as "The Union Square Free Flower Market."

Sub. 2. The outer three (3) feet next to and including the curb of the sidewalk surrounding the Donahue Fountain, at the intersection of Bush, Battery and Market streets, except opposite corners and regularly established crosswalks, and to be officially known as "The Donahue Fountain Free Flower Market."

Sub. 3. The triangular space formed and bounded by California, Drumm and Market streets, and to be officially known as "The California Street Free Flower Market."

Sub. 4. The outer three (3) feet next to and including the curb of the sidewalk adjacent to and surrounding Portsmouth Square, except opposite corners and regularly established crosswalks, and to be officially known as "The Portsmouth Square Free Flower Market."

Sub. 5. The outer three (3) feet next to and including the curb of the sidewalk adjacent to and surrounding Washington Square, except opposite corners and regularly established crosswalks, and to be officially known as "The Washington Square Free Flower Market."

Sub. 6. The outer three (3) feet next to and including the curbs of the sidewalks at the intersections of the following streets, and extending fifty (50) feet along each of said streets from their respective intersections, and to be officially known as "The Central Free Flower Market":

Market and Kearny streets,
Kearny and Geary streets,
Geary and Market streets,
Market and Third streets,

The use of the spaces mentioned in this subdivision shall be subject to the written consent, filed with the Board of Public Works, by the tenant or occupants of the ground floors and basements of the buildings facing on such spaces, and no space in this subdivision mentioned shall form part of the "Central Free Flower Market," except the use thereof be consented to by said tenants or occupants as aforesaid, and any such space not consented to shall be excepted herefrom.

Sub. 7. The outer three (3) feet next to and including the curbs of the sidewalks at the intersections of the following streets, and extending fifty (50) feet along each of said streets from their respective intersections, and to be officially known as the "Powell Street Flower Market":

Market and Powell streets,
Powell and Eddy streets,
Eddy and Market streets.

The use of the spaces mentioned in this subdivision shall be subject to the written consent, filed with the Board of Public Works, by the tenants or occupants of the ground floors and basements of the buildings facing on such spaces, and no space in this subdivision mentioned shall form part of the "Powell Street Free Flower Market," except the use thereof be consented to by such tenants or occupants as aforesaid, and any such space not consented to shall be excepted herefrom.

Section 2.

Any person holding a Flower Peddlers' License shall have the right to sell cut flowers or evergreens at any or all of said Free Public Flower Markets, and on Saturdays and holidays any person may sell cut flowers or evergreens thereat without any license; providing the following rules, and any additional regulations by the Board of Public Works, are strictly complied with.

Sub. 1. No permanent stands or obstructions of any kind shall be erected on the sidewalks included in said flower markets.

Sub. 2. All cut flowers, evergreens, baskets or any other receptacles or appliances used by said flower venders, shall be removed every night, when the owners thereof depart, and under any circumstances not later than twelve (12) o'clock midnight, so that the sidewalks shall be entirely free from obstruction and rubbish of any kind between midnight and six (6) a. m.

Section 3.

The Board of Public Works shall have charge of said Free Public Flower Markets and shall make any additional rules or regulations necessary to the proper conduct of said markets and it shall be the duty of the Board of Public Works to see that all rules and regulations governing the same are strictly complied with.

Section 4.

Any person selling flowers in said Free Flower Markets, and failing to comply with any or all of the rules or regulations governing the same, shall forfeit his license to sell flowers on the public streets for a period of ninety (90) days.

Section 5.

This ordinance shall take effect and be in force from and after its passage.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✻

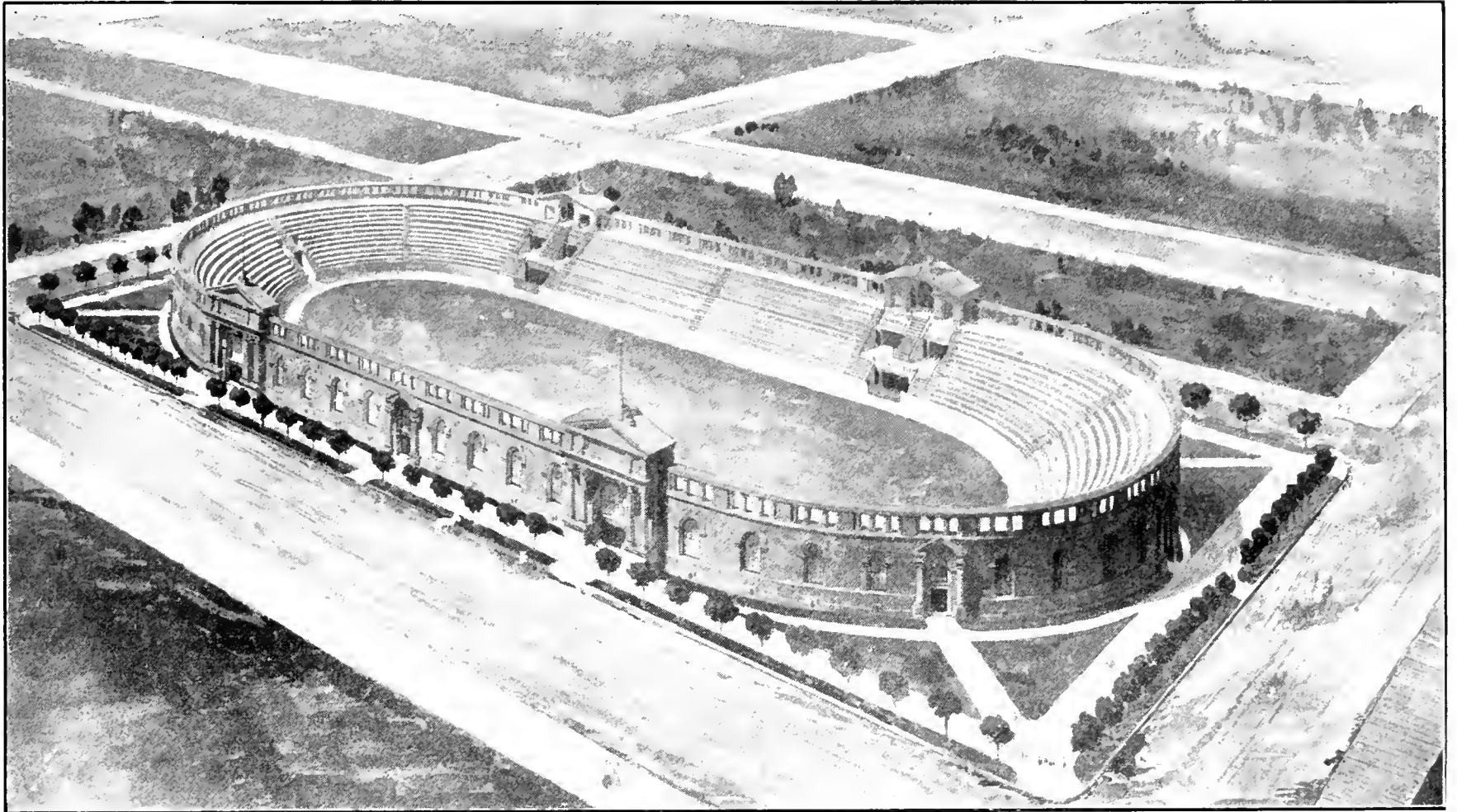
DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✻

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9.

SAN FRANCISCO, CAL., APRIL, 1904.

No. 92.



Stadium designed by Marsden Manson, C. E., for the Children's Playground at Seventh and Harrison Streets.

WANTED: A SAN FRANCISCO STADIUM.

A Great Civic Work that Private Initiative Could Properly Undertake.

By FRANK J. SYMMES, President of the Merchants' Association.

San Francisco is to be a great city. Geography and climatology have declared it, destiny has decreed it, and old fogies must not stand in the way.

We are all together working toward it, but scarcely knowing or understanding our part. Individually we are little more than flies on the great wheel of progress. If we affix ourselves on the right side we may be a material aid; if on the wrong side, destiny must carry our load.

The fifty years now elapsed are but the merest infancy of the "Great City of San Francisco"—and the time has arrived when the people should have their eyes opened, and plan for the great manhood to be developed. Our children will be counted among the million of San Francisco's population, and their children may be numbered among the two million to occupy these hills at that time. All our plans should be made with these great facts in view.

CIVIC WORK SHOULD BE FOR ALL TIME.

Wisdom and common sense tell us that our improvements, to be of the greatest possible service, should be of the most substantial

character and calculated for the use of a great population. We ought, therefore, to profit by the experience of the cities which have grown big ahead of us, and we ought to do more—we ought to improve upon their methods.

A great collection of people needs parks for individual pleasure grounds and a public meeting place for collective assemblages. A great city should have its great open forum—its great public stadium.

A BLUNDER OF THE PAST.

San Francisco once owned the space for its forum—in front of the City Hall—and she sold it for a song. Some day she will buy it back—at the price of a whole volume. The stadium she is in need of to-day, and she already has a place in sight where it can be placed. The proposed site of the Children's Playground might be used for both purposes and furnish health and happiness to both man and child.

The Mechanics' Institute has been good enough to carry a million-dollar property for the public benefit for years at a one-per-cent income, that the people might have some place

for their greatest gatherings. We should not longer depend upon the generosity of that organization.

A great public stadium, either open or covered, would be a most appropriate and legitimate subject of public ownership—but sewers, parks and schools come legitimately first. Must we wait until the city is able and willing to provide it? Why may not the people supply this want? We need it now, and we need it badly.

Suppose we lead the other cities sometimes instead of always following them—and too often quite too far behind—and build one now.

A single class, aided by the Athletic Association, has presented to Harvard University a stadium to seat twenty-six thousand people, and costing over \$230,000, and a single individual has given one to the University of California, which will seat from eight to ten thousand. San Francisco has twenty times the need of either of these places. Why should we not have such a gift even more than a university? Is there no one who loves San Francisco well enough to

do a similar good deed for her? No one who would enjoy seeing his name carved in the granite of the San Francisco stadium, and deeper still in the hearts of the people?

And if not one man, why not a number of men to do it—a hundred or a thousand?

AN AIM FOR THE PEOPLE THEMSELVES.

The Merchants' Association could assist, or she could do it herself. Safety stations and con-

venience stations are good things, but they are no test of our public spirit as a city, and no fair example of the Merchants' Associations' powers. These are mere object lessons for our city fathers to follow, that we may strike out in the direction of other good deeds.

When our citizens have paid up for the San Francisco exhibit at the St. Louis Fair and have shown the world there assembled what a con-

spicuous and important feature we are on the world's map, let us take up this question of the San Francisco stadium, and see if we cannot carry it. It will require time, but great things are not done in a minute, and it always requires time to do things well.

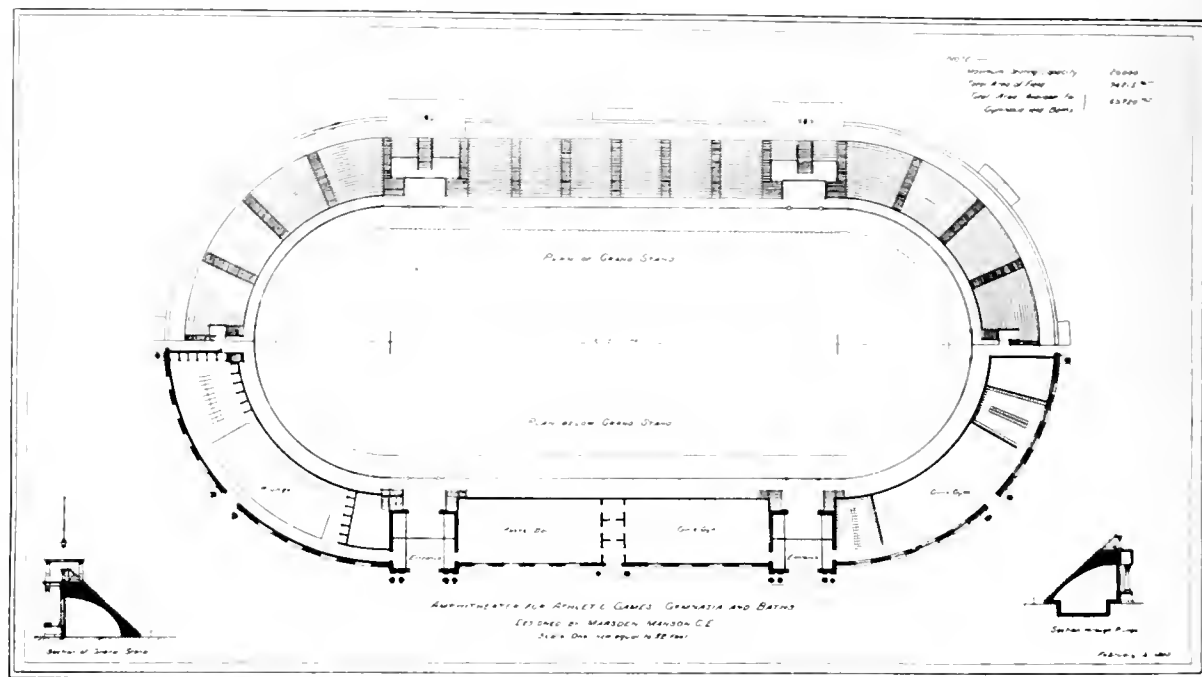
Is there any generous-hearted San Francisco-loving citizen who would like to start this good thing along?

PLANS FOR A GREAT AMPHITHEATER ARE FILED WITH THE SUPERVISORS.

During the past twenty-five years there has probably been expended for temporary wooden grand stands in this city enough money to build half a dozen such structures as this plan provides for. The use of wooden stands is always attended with more or less danger to the public, for they are erected by private contract, and a relaxation of vigilance, through "political pull" or any other cause, on the part of city officials charged with inspecting them, may at any time be followed by a catastrophe.

This plan, which is designed to be executed in steel, concrete and glass, was drafted by Marsden Manson, recently Commissioner of Public Works, to provide a secure and comfortable place where football games, field sports and similar spectacles could be held. The idea occurred to Mr. Manson when abroad several years ago, and he made a special study of the European amphitheatres with a view to adapting the ancient models to modern needs. This appears to have been accomplished to a highly satisfactory degree, and the resulting plans have been filed with the Board of Supervisors in order that public or private munificence might have a definite scheme upon which to work out a great municipal improvement.

The seating capacity of such an amphitheater would be about 20,000. The balustrade running around the top would be twelve feet in height, and the spaces would be glazed to protect spectators from the wind. The proper equipment of ring-bolts and steel masts would be supplied so that on rainy days the seats and the football field could be roofed with canvas like a circus tent. It is the intention of the designer to have the spaces between the windows form niches which can be gradually filled with statues of athletic figures.



GROUND PLAN OF STADIUM, OR AMPHITHEATER.

This structure would not only form a great modern stadium for field sports, but would provide gymnasias, baths, handball courts and swimming pools for school children the year around, in the spaces beneath the seats, which offer an area of 60,700 square feet for that purpose. The total field area would be 90,200 square feet, or large enough to enclose a regulation football field within a cinder path fifteen feet wide.

The proposed location is the Children's Playground at Seventh and Harrison streets, whose present accommodations would be more than amply provided for in the enclosure of the new amphitheater. There would be plenty of room for open air sports in fair weather, and indoor

gymnasias for rainy days. The structures resembling gate-houses which appear, in the picture, over the main entrances, would accommodate the janitors, matrons and other necessary attendants.

As it is a well-known property of good concrete to grow harder with time, especially where exposed to the elements in such a climate as San Francisco possesses, the amphitheater would be practically imperishable. The cost, roughly estimated on present prices for materials and labor, would be in the neighborhood of a quarter of a million dollars, but the expenditure would be repaid a dozen times over in value to San Francisco for generations to come.

CIVIL SERVICE ATTACKED AT ANOTHER POINT.

New Registrar Appoints Seven Men to do Clerical Work in His Office Who Have No Standing on the Eligible Lists.

The Civil Service has been attacked in a new place, and under conditions which make it appear that such assaults are likely to occur with increasing frequency for the immediate future. Seven Deputy Registrars have been appointed in the office of the Election Commissioners, without examination and without having been taken from any eligible list. The Merchants' Association has filed the following remonstrance with the Civil Service Commission, and will follow it to a legal conclusion:

SAN FRANCISCO, March 16, 1904.

To the Honorable the Civil Service Commission, City and County of San Francisco:

Gentlemen: Our attention has been called to

articles in the public press to the effect that Registrar Adams, of the office of the Election Commission, has appointed certain men whom he terms Deputy Registrars, to wit: W. N. Jackson, L. F. Cull, C. W. Merritt, D. C. B. McCarthy, W. G. Bright, B. E. Ullner and J. L. Hart, seven in all, whom he has not taken from any eligible list of civil service men nor notified as temporary appointments with the consent of your Honorable Commission.

We note under your classification of places of employment in the Civil Service that you provide under Class 5 of Division A, for ordinary clerks, and under Class 13 of the same division for deputies for the Election Commission.

We understand that heretofore men in the Registrar's office who are commonly known as deputies have been appointed from the eligible list of

ordinary clerks, as well as from the list of deputies. We are informed also that the work in the Registrar's office is purely clerical in character and may be performed by an ordinary clerk as well as a deputy.

By Section 4 of Chapter 1 of Article XI of our Charter, the Board of Election Commissioners are given authority to appoint such clerical assistants as may be necessary, and this provision of the Charter would indicate that the appointees of the Election Commission excepting only the Registrar are none other than clerks. This and the power to appoint a Registrar seems to be the only appointing power vested in the Election Commission. If our information so far is correct, it would appear that by an application of Rule 20 of your rules, any persons on the eligible list of ordinary clerks would be eligible for any position in the office of the Election Commission, whether such position be known in that office as Deputy Registrar or not. The Charter itself does not provide for any Deputy Registrar and only provides for a Registrar and such other clerical assistants as may be necessary.

Heretofore we understand the custom has sometimes been to appoint men on the eligible list of ordinary clerks to these positions, and there are at present several men who have heretofore been appointed to vacancies in the Election Commissioner's office as ordinary clerks and been laid off later from lack of work. It would appear that the

application of Rule 24 of your rules would require that these persons so laid off for lack of work be returned to duty if there is any demand for increased clerical service in the Registrar's office.

We would therefore formally protest against the reported action of Registrar Adams and request that your Honorable Commission investigate the matter and take such action in the premises as the provisions of the Charter demand.

Very truly yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.

Mr. A. G. Wright for the Merchants' Association, appeared before the Civil Service Commission and explained the purport of the letter. The Commission unanimously disapproved the appointments and notified the Registrar that the list of deputies was not exhausted, and that when it is, such appointments should be made from the Civil Service list of ordinary clerks.

The Association's suit to restrain the Auditor from approving any more pay claims of the non-Civil Service appointees of the Board of Health was pending as the REVIEW went to press. Mr. John E. Quinn, in whose name the suit was brought, was granted a temporary injunction, which will tie the hands of the anti-Civil Service crowd for the time being.

OFFICIAL POLICE BULLETIN MAKES ITS APPEARANCE.

Chief Wittman Calls on the Department to Enforce the Laws Without Waiting for Specific Orders.

The establishment of an official daily bulletin by the Police Department will probably prove an important adjunct to police work in this city, as it has been elsewhere. Officers will have early notice of missing people, escaped prisoners, certain classes of crimes that can properly be made public, pistol scores, and other matters of interest to the force and of importance in increasing its efficiency. The following letter from Chief Wittman, contained in the first number, is particularly timely and deserves the endorsement of the general public:

Do Not Wait for Specific Orders to Enforce the Laws.

To Captains, Lieutenants, Sergeants, Corporals and Patrolmen:

Office of the Chief of Police, March 1.

While the Police Force, numerically insufficient as it is, has been receiving well deserved praise for its vigilance, activity and energy in the discharge of certain lines of police duty, many policemen, and even commanding officers, act on the mistaken theory that they must wait for specific orders from higher authority before they proceed to perform their plain duty as required by the laws of the State and the ordinances of the city. You have all been individually furnished with copies of the Ordinances of the City and County of San Francisco, and you must read them carefully and thoroughly so that you may be in a position to act intelligently and efficiently. The most important sections of the Penal Code, and those with which it is necessary that you should become most familiar, are to be found in your Police Manual, so that there can be no excuse offered on your part that you did not understand the law.

It is clearly the unquestionable duty of policemen of all ranks to enforce the observance of all laws which come within the scope of police jurisdiction, without specific orders from superiors, and they should understand that no one has authority to excuse them for their failure or neglect of duty in that respect.

Commanding officers should support and encourage their subordinates by expressed appreciation of their every effort to perform their full duty, which is not unfrequently arduous and disagreeable.

Under existing laws no officer need fear the

GRUNSKY'S APPOINTMENT IS HEARTILY RATIFIED.

Nearly Three Hundred Citizens Express Their Pride and Pleasure in the Advancement of a Fellow San Franciscan.

Seldom has an executive appointment met with such hearty popular approval as that which manifested itself at the testimonial banquet to Mr. C. E. Grunsky, on the evening of March 15th.

The affair early assumed the aspect of a ratification meeting and held it throughout, the only absent element being the one of partisan triumph. It was felt that Mr. Roosevelt had honored San Francisco in appointing her Engineer to a place on the Panama Commission. By applause and cheers every time the matter was approached by the speakers, the banqueters showed their keen satisfaction in the fact that this important trust had fallen to a fellow-citizen because of his personal fitness and eminence in his profession, and not as a reward for doing politics.

Probably no sentiment expressed by any of the speakers evoked heartier applause than Mr. Lane's statement that he had worked four years in the City Hall with Mr. Grunsky and did not know whether he was a Democrat or a Republican.

Invitations had been sent to members of the commercial organizations, the technical and scientific societies, the universities, and to men prominent in the political, business and social life of the community, and nearly 300 sat down to dinner in the ballroom of the Palace Hotel.

Mr. James D. Phelan presided. At the end of the repast he said:

AN HONOR TO THE CITY

We are here not only to honor our retiring City Engineer, but to thank the President for the honor he has conferred on San Francisco. The work of this board will be one of the great achievements in the world's history, a matter so important that it has been taken out of the realm of politics and patronage. Mr. Grunsky is a man who has been found faithful in small things, and is now to be given charge of great things. The palm goes to the man that deserves.

Mr. Phelan then read the following communications:

March 15, 1904.

The President, Washington, D. C.: Three hundred citizens, representing commercial and scientific bodies, at a banquet in honor of Isthmian Canal Commissioner Grunsky, send greetings to the President and offer their respectful congratulations on the wisdom of his choice and thank him for the honor done their city and State.

JAMES D. PHELAN, Chairman.

WHITE HOUSE, WASHINGTON, D. C.,
March 15.

Hon. James D. Phelan, Chairman, Palace Hotel, San Francisco:

Please convey to assembled guests my hearty greetings and best wishes.

THEODORE ROOSEVELT.

SACRAMENTO, Cal., March 15, 1904.

James D. Phelan, Grunsky Banquet, Palace Hotel, San Francisco:

I regret exceedingly my inability to be present.

displeasure of law-breakers, and members of the force owe it to their reputation, as well as to the public, to enforce the law and prosecute all offenders, without discrimination.

When patrolmen fail to do their duty and permit disorder or violations of the law on their respective beats or tours of duty, it will be the duty of their commanding officers to prefer

California has just cause for pride that one of her citizens has been chosen for so important a position and one requiring so great talent as that of Canal Commissioner. In choosing Grunsky, whom all California knows and appreciates, the President has secured the services of one whose presence will compel respect. The nation's gain is our loss. Hail and farewell, Mr. Commissioner!

GEORGE C. PARDEE.

HEARTFELT GREETING TO GRUNSKY

Chief Justice Beatty toasted "The President," Marsden Manson "Our Isthmian Canal Commissioner."

Mr. Grunsky arose amid a storm of cheers and a white shoal of waving napkins. His address was a modest outline of the great work with whose execution the Commission is charged, and an allusion to some of the cherished plans he has had in hand for the improvement of San Francisco. He said it had been estimated that the cost of maintenance and operation of the canal would be about \$2,000,000 annually, but that it would begin business with a tonnage of 5,000,000 a year, which would double in 10 years.

The Commissioner received a great ovation as he concluded. It was not the perfunctory adulation of political place-hunters, but an outpouring of good will by his fellow-citizens, and the object if it sat down visibly affected.

The Merchants' Association was represented by its President, Mr. Frank J. Symmes, who spoke upon "Civic Progress," and who declared it was only to be attained through the elevation of such citizens as Mr. Grunsky.

George W. Dickie, of the Union Iron Works, "the man who built the Oregon," spoke in a humorous vein of "Science and Applied Science." Franklin K. Lane talked of "The City of San Francisco," and provoked a cheerful outburst by saying:

A HEALTHFUL SYMPTOM

We are here to-night doing a rather singular thing for a San Francisco audience—three hundred of us actually boosting a man. (Great laughter.) What could we not do if we could agree to boost a man who is not going away!

Other speakers were W. H. Mills, W. J. Dutton, Henry Epstein, representing the German Benevolent Society, of which Mr. Grunsky is President, and which was out in force, and Dr. Washington Dodge, Assessor of San Francisco.

It was a significant event in more ways than one. It showed that the representative citizens of San Francisco approve the kind of non-partisan politics that guided the President in making the appointment, and it indicated as plainly as any single event could, that the feeling of pride and confidence in San Francisco men, and the generous practice of endorsing them when they deserve it, are growing in the community.

charges of neglect of duty and inefficiency against the delinquents.

Superior officers must assume the responsibility for bad conditions in their respective commands where they have failed to prefer charges against their subordinates, as above described. Let every man do his full duty and there will be no cause for complaint.

GEO. W. WITTMAN, Chief of Police.

DANGERS OF A PARCELS POST.

A Measure That Calls Upon the Government to Pay the Freight of the Small Dealer's Powerful Eastern Rivals.

By JOSEPH A. STULZ, President California Retail Grocers' and Merchants' Association.

The Review recently printed an article by Mr. Edward Berwick of Pacific Grove, advocating a Parcels Post. It now presents argument against it, in order that both sides in this important matter may have a hearing. The Merchants' Association is not officially committed to either view.

Many of the merchants' associations and grocers' associations throughout the country, together with a considerable part of the trade press, have united in pointing out the dangers of the Parcels Post Bill, recently introduced in the House of Representatives. This is the measure in behalf of which branches of the Postal Progress League are being formed.

Stated simply, the bill provides that packages weighing 11 pounds or less may be sent through the mails at the rate of 5 cents for the first pound and 2 cents for each pound additional.

Hon. Eugene Loud of California, for years honored with the post of Chairman of the Committee on Postoffices, showed in a report that it cost the National Government an average of 15 cents per pound to deliver the mail. The same high authority stated that if the railroads should carry newspapers gratis, there would be a yearly deficit of some \$17,000,000 to the Government through carrying periodicals at 1 cent per pound. Yet the proposition of the Parcels Post Bill is to carry packages for practically 2 cents per pound. This is less than what it costs our wholesale dealers to get certain kinds of goods by slow freight from New York in car lots.

WHAT IS BEHIND IT

The men who propose this measure are the proprietors of the big department stores and catalogue houses of the great centers of population, and the "flash" dailies through which these establishments would advertise.

It is hard enough for the small merchant to meet the competition of the department stores under any circumstances. With freight to pay and the inconvenience of going to the depot for the goods, and the fact that ultimately the cost will be about the same as at the store of the local merchant to whom he is obligated for many favors, the average consumer buys from the department stores only when the inducement is unusually great.

But when the Federal Government proposes not only to carry the package across the con-

tinental, but to deliver it at the consumer's door for from 11 to 16 cents per pound less than it costs for the service—and that is what the Parcels Post law promises—the consumer will not hesitate. His orders will go to New York, Philadelphia, Boston and Chicago for everything that he can spare coin for.

A PROBLEM OF COMPETITION

And how can the average merchant who has to buy in from 5 to 10 case lots, such as the sparse population of his district warrants, compete for the trade? The catalogue house buys in carloads, often at less rates than the San Francisco wholesaler pays. And the Government helps the department store undersell the local merchant by paying the freight on the department store goods, for the postage will often be just about the cost of local delivery.

These great combinations of capital represent many millions of money. They are trusts in retailing and have forced hundreds of small merchants out of business, even under normal conditions of competition. Now they want the Government to tie the hands of the small dealer while they steal his trade.

But there is a man in the Presidential chair who will not be hoodwinked by trust sophistry. Mr. Roosevelt has said that the Government, in its treatment of trusts, owes it to the people to see that the "cards are not stacked," and I do not think he will allow them to be stacked by this measure as against the great mass of merchants of our country, even if there is a high-paid lobby behind it.

Another President, Abraham Lincoln, once explained the value of a tariff for protection by saying:

"When you pay your \$20 for a coat made in London, you have the coat, but the foreigner has the \$20. When you buy your coat from a neighbor, you have the coat and the \$20, too."

MATTERS TO BE CONSIDERED

The men who are so eager for the Parcels Post law should study this phase of the question:

The New York department store pays no taxes out of that city, subscribes to no local charities, does nothing to build up the young community. Money sent from here to New York stays in New York. There is some cheapness so expensive that young communities cannot afford to indulge in it.

The friends of the Parcels Post law say that its passage would put the express companies out of business.

We would ask if the great mass of the citizens of this country want the Government to go into private business and, by conducting that business at a loss of some \$100,000,000 to \$400,000,000 a year, force legitimate competition in the express business to the wall?

We ask, particularly, if they would desire this, when the ultimate result of this splendid statesmanship would be the building up of the great department store trust at the cost of ruin to thousands of small merchants?

SAVING TO CATALOGUE HOUSES

In conclusion, we would ask: "Who is in position to pay the enormous expense attendant upon the organization of branches of the Postal Progress League?"

Is it the farmer, who only knows what he is told by the organizers?

For your answer, look to Chicago.

Sears, Roebuck & Co. issue a million 4-pound catalogues each year. The postage on each is 32 cents. Under the new law, the cost would be 11 cents. Here is over \$200,000 that would be saved to this one catalogue house each year on its catalogue postage alone. There are 20 firms like it.

Such stores form the source of the funds that make this measure for the good of the "poor farmer" a menace.

I call on every small dealer, wholesaler, commercial traveler, clerk and country newspaper editor of California to oppose this law, as he values his rights as an American citizen and his freedom as an independent merchant.

WANT COBBLES BANISHED FROM MERCHANT STREET.

Directors Ask the Supervisors to Provide for a Smooth Pavement Without Waiting for Money From the Bonds.

The Merchants' Association has requested the Finance Committee of the Board of Supervisors to appropriate money to rid Merchant street of cobblestones, from Sansome to Battery, without waiting for the work to be done under the bond issue.

This block is in very bad condition, owing to the presence of standing water and refuse that cannot be satisfactorily swept from between the stones, and it should be improved without delay. Merchant street would then have a long and uninterrupted stretch of smooth pavement,

and would be greatly improved in respect to sanitation. The letter to the Finance Committee follows:

SAN FRANCISCO, March 11, 1904.

To the Finance Committee of the Honorable the Board of Supervisors, City and County of San Francisco:

Gentlemen: The Merchants' Association respectfully urges your honorable body to make an appropriation in the tax levy for the next fiscal year, for the repaving of Merchant street, between Sansome and Battery streets.

In this connection, we are aware that this street will probably be included in the repaving to be done under the proposed bond issue, but there will probably some time elapse before this will be done, and the need for the early repaving of the block is urgent. It is the only cobble block in this neighborhood, and is used by fruit and produce commission houses for the shipping and delivery of goods. The condition of the pavement is such

that water and refuse accumulate there, and, from a sanitary point of view, the early repaving of this block, so that it can be kept in a clean condition, is very desirable.

As the amount required will be small, we earnestly hope the Board of Supervisors will see their way clear to include it in the next tax levy.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

Any well-conducted charity, of value as an agent of relief, can get the Charities Endorsement Committee's card of approval by simply permitting the committee's experts to investigate its books and methods. If you give without seeing the card, the chances are ten to one that you are helping to support a fake.

LIFE-SAVING DEVICE FOR EAST STREET.

Traveling Belt Stairway Would Relieve the Commuter and the Overland Passenger
of the Necessity of Dodging Trucks and Cable Cars
on Landing in This City.



ESCALATOR NOW IN OPERATION IN NEW YORK—From the *Municipal Journal and Engineer*.

Increasing congestion of traffic at the foot of Market street will before long begin to demand a solution. Compelling thousands of pedestrians hourly to mix up with automobiles, coal wagons, drays and cable cars whizzing around curves, invites fatalities and reflects little credit on our management of municipal difficulties. A device successfully used in New York, where it operates more successfully than anything yet invented for the purpose, is represented on this page. It is called an "Escalator," and the

structure is equipped with a sort of travelling stairway which carries people up and over the street without the effort of stair climbing.

The experience of New York shows that the arrangement is not only practical but popular. An "Escalator" was installed at the Twenty-third-street station of the Sixth-avenue Elevated Railroad, and in a short time the road's receipts at that point outstripped those at any other station. According to the *Municipal Journal and Engineer*, public recognition of the convenience

was so pronounced that considerable traffic was diverted from the surface line, and now "many ladies so plan their shopping trips as to finish at the station equipped with this device."

Overland passengers, as well as those from Oakland, Berkeley, Alameda, San Rafael and Sausalito would find the crossing of East street much safer and pleasanter if one or two such arrangements were provided. As a good deal of this is inter-county traffic, and passes through State property, the State could well afford to stand part of the cost.

WORK OF THE DIRECTORS.

One regular meeting and four special meetings of the Board of Directors have been held during the past month.

NEW MEMBERS

The following new members have been elected:

E. C. Christensen & Son, Livery Stable....	1210 Valencia
H. D. Loveland, Transportation Company....	
.....Hayward Building	
Dr. L. Van Orden, Property Owner....	606 Sutter
Boardman Bros. & Co., Real Estate.....	
.....138 Montgomery	
Patrick & Co., Rubber Stamps.....	221 Sansome
Thos. Shields, Sheet Iron Works....	548 Mission
Dr. W. F. McNutt, Property Owner....	1220 Sutter
Lester Herrick, Accountant and Auditor....	
.....819 Hayward Building	

CLOSING WHOLESALE HOUSES AT NOON

The Board has taken up the question of closing the wholesale houses during the noon hour, and opinions have been obtained from a number of wholesale firms as to the desirability of such a departure. In a large majority of instances, these replies have been unfavorable to the plan at the present time and the firm suggesting it has been so advised.

APPOINTMENT OF MR. GRUNSKY APPROVED

The appointment of Mr. C. E. Grunsky, City Engineer of San Francisco, to the Isthmian

Canal Commission has received the unanimous endorsement of the Board of Directors. Both Mr. Grunsky and Mr. Roosevelt have been notified of the fact and cordial replies have been received from each.

ATTACHING OFFICE HOLDERS' SALARIES

Appreciating the value to the mercantile community of the new law allowing the attachment of the salaries of public officials for debt, which was secured through the efforts of the Retail Grocers' Association, the Board has decided to make a subscription of fifty dollars toward defraying the expenses of the suit before the Supreme Court, which resulted in a decision upholding the law.

CONVENIENCE STATION AT THE FERRY

A communication has been sent to the Board of Harbor Commissioners suggesting the advisability of building a lavatory and convenience station at some point in or near the Ferry building, where it will be accessible to the public.

MISCELLANEOUS

Several matters of importance to the mercantile interests of the City have been laid before the Board in communications from various individuals and business houses and have been referred to the Association's attorney, Mr. Wright, for examination.

CIVIL SERVICE IN THE PHILIPPINES.

Pernicious Effects of Spoils Politics are Less in Evidence there than at Home.

Just what the civil service means to these islands may be realized better by imagining what they would be without it. The "spoils system," even with our present strong and honest administration, would place itself in more or less obnoxious evidence, and we would have to fear all that was predicted by the pessimists and oppositionists at home regarding the Philippines being a treasure trove for political freebooters.

As it is to-day, these islands are almost, if not altogether, exempt from such a pernicious influence. In fact, as one States paper recently pointed out, even freer than our home government can boast.

Such a result is due in a large measure to the existence of our civil service and the manner in which it has been administered. That its administration has not been altogether frictionless will of course readily be admitted—though not regretted. So long as human nature is what it is, just so long will civil service rules be apt to create ripples on the sea of officialdom; and the more honestly and impartially these rules are enforced, the more likely are they to create disturbances.—*Manila Times*.

THE CHILD AS A SOCIAL PROBLEM.

Dr. Smith Combats Some Common Opinions on Heredity, and Urges that California Erect No More Orphan Asylums, but Place Dependent Children in Good Homes Wherever Possible.

Do you people know that whole families move out to California because you have orphanages in which they can put their children and get rid of them? California has the reputation of being a fine place for two things—for tramps, and for babies that fathers and mothers do not want to take care of.—**DR. SAMUEL G. SMITH.**

Dr. Smith's second address to the Conference of Charities and Corrections has aroused great interest in the community on account of the convincing way in which he attacked certain generally received notions about heredity, and also for the boldness with which he probed some of the evils in California. Part of it follows:

I did not intend to discuss the question of heredity, but there have been so many things said to me privately upon that subject, that I feel it important to say something about it. It is important, too, because it lies at the very heart of this question of "The Child as a Social Problem." If, as a matter of fact, we have a vast mass of young lives that are already doomed and damned, it is well to know it. Of course, that limits both our hope, our duty and our task. If, on the other hand, all this is a terrible blunder, we ought to rid our minds of it.

DRUNKENNESS NOT HEREDITARY.

We used to be told—and this is one of the favorite bits of stock of the temperance lecturer—that drunkenness is hereditary. It is well known in the medical profession that nobody inherits an appetite for drink. It is also equally well known that every unstable, nervous organization that comes into the world, from whatever reason it is unstable, is liable to drunkenness. It used to be said by the physicians that insanity was handed down from generation to generation, but that an unstable nervous organization, from whatever cause, may become insane. As a matter of fact, there are more persons who are insane through a tuberculosis ancestry than through any other cause. Tuberculosis is the parent of insanity and the parent of this nervous instability. And then it is supposed, in addition, that tuberculosis itself is hereditary—or, at least, it used to be supposed so. It is now perfectly understood by the medical profession, and every one who has studied the question, that tuberculosis is not handed down from generation to generation, but is a contagious disease. So, I say these are the three strong points—drunkenness, insanity and consumption. But if these were all true in the old sense, it would not at all affect the problem of mental and moral heredity.

WHERE THE SLUM COULD NOT FOLLOW.

Let me give you the largest illustration on this social question that there is. About fifty years ago a glorious man in New York City, Charles Loring Brace, thought that the children of the slums ought to be gotten out of New York and sent to homes in the West. That was about fifty years ago. The children were sent out at the rate of about one thousand a year. They were scattered all through the States of the Middle West, commencing in Ohio and Indiana, and by and bye getting out as far as Kansas and Nebraska. During the fifty years' time they sent at the rate of one thousand a year, and scattered over this wide territory fifty thousand children.

Those children were not followed up. They were sent out in groups of from twenty to forty, and they were the children of scoundrels, thieves and harlots—all sorts of people; the children of the slums in the darkest form, and with the most damning fact of heredity possible. What was the final outcome of this? Though they were not followed up, though they were all of them adopted into homes, and though some of those homes, of course, were not the best homes, yet not withstanding that, the fifty thousand children, scattered through fifty years, averaged just as well as the other children of those communities. Some of them became judges, some of them Governors of the State, and some of them clergymen, some of them professors in colleges—all places of dignity and responsibility and honor—and no man

can say that the trail of the slum was on any community where these children were taken. Does that amount to anything?

In our State training school in Minnesota, a school for dependent children, there was an investigation made just a little while ago, because they knew the homes from which these children came. Some of them were from homes of poor people, and some of them were from homes of bad people. The children who came from good parentage morally were followed up. And they found that of the children who came from good parentage, eighty-three per cent of them came out well, although they had poor homes.

MORE THAN COINCIDENCE.

Then they investigated the career and records of those children who came from bad parents—the vicious, the prostitute, the man who was in State's prison—they investigated all those children, and truly enough, without any theory to serve—and I assure you I had nothing to do with the investigation—just eighty-three per cent of the bad people's children turned out all right. Does that mean anything? It is curious that it was just eighty-three per cent. Is it not about time we commenced to look at this thing at it is?

Why have I said this much on heredity? It is because it goes to the child problem and to every other problem with which we have to deal. Out of it comes two great facts. The first fact we need to recover is the fact of personal responsibility. We need to recover it in society everywhere. What is the meaning of this vast crop of crime and suicide; this breaking up of homes; this dissolution, moral and spiritual, which teems in our newspapers and which pollutes society? It is nothing other than the logical, necessary outcome of the doctrine that the individual is born to a fate and is not responsible; that we are simply animals fated to live our little course and die, and that is the end of us. What we need to recover is the doctrine of personal responsibility, to appeal to that divineness in every man and every woman and say that you can, and, therefore, you ought.

The next matter I desire to speak of is Social Responsibility, and that is what I want to impress upon you to-night. There are two things that make up society—one is social forms, such as we ordinarily call institutions, and the other is the contents of what we may call the social mind; that is, the ideas, traditions, the beliefs, that are held in common by a community, and that make up the social mind, coming down generation by generation. The social forms are those institutions through which people express the social mind, such as the family, the church, the state, and so on. Those two elements make up what we call society.

SOCIALIZING THE CHILD.

The Child Problem is to put the child into proper social forms, and to impress upon the child the contents of the social mind.

This may seem a little technical to some of you, but think it over. The child has to become a social being; he has to be socialized. This is what we have to do. What are the forces by which this work is carried on? The primary force is the family. The family receives the child. It has its elements of authority, of order, of obedience, of sympathy, of cheer, of mutual help. These are the contents of the social mind as they express themselves through the home. Then we have the Church. Then we have the State. Then we have literature. Then we have business. These are the chief organs through which the social spirit works to impress the social thought, the social emotion, upon the child. In every case where this has been successful, the child grows up to be a normal man or woman. How is it possible, on the other hand, that these things can come about? They can come about through the

capacity that the individual has for imitation—a capacity that is essentially human; that is the socializing thing.

THE CHILDREN OF THE STATE.

The Children of the State, in addition to general childhood belonging to the State, are, in the first place, waifs—those who are abandoned or neglected; in the next place, they are those who are abused; and in the next place, they are the vicious children—those who cannot be controlled in the home; and in the next place, they are the defective children, who have to be cared for by the State if properly cared for at all. These are the four classes of children that are properly the wards of the State—the waif, the neglected, the delinquent and the defective. How shall these children be cared for?

I come from a State that has, perhaps, twice the population of the State of California, and we have, under the charge of the State about two hundred and forty dependent children, and it costs us about forty thousand dollars a year. You have anywhere between six and eight thousand—eight thousand was stated this morning; it was seventy-one hundred and something in 1900; those are my last exact statistics. If you had the same population that we had, you would have fifteen thousand children, as against our two hundred and forty; and it costs you nine hundred and fifty thousand dollars, as against our forty thousand dollars.

Do you people know that whole families move out to California, not because of your climate, or because you are at the Golden Gate, or because you are going to have the Oriental trade, or because you are a great and glorious people—but because you have orphanages in which they can put their children and get rid of them?

California has the reputation of being a fine place for two things—for tramps, and for babies that fathers and mothers do not want to take care of.

A HOME FOR EVERY CHILD.

The proper place for a child, for a baby, is a woman's arms. And no woman's arms are big enough to hold more than, say, half a dozen babies at one time, unless they are her own babies. There never was the matron of any institution—I do not care how well it was conducted or how finely it was organized or how well they were paid—divine enough to furnish the motherhood needed for forty children. It is impossible. One reason why children are often abused when they are adopted—and they are sometimes abused and overworked—is that they are not adopted early enough. It is the helpless baby that gets its fingers into its mother's heart.

I believe in the doctrine that there is a childless home for every homeless child, and I believe that the business of those who are charitably disposed toward the child problem is to get that homeless child into that childless home. There are some children who must go to institutions because they are not ready for homes; they have been spoiled outside. The child must be trained in an institution. The institution will bring, in a rough way, the idea of law and obedience for a spoiled child, and after he has been braced up and trained for a year or two and taught, then he should be sent out.

I do not say you shall not spend one million dollars of money on the child problem. I do insist, however, that if you have that much money one of the first things you ought to do is to build a State school for dependent children on the cottage plan; a school owned by the State, managed by the State, and in which the interest of each individual shall be subordinated to the good of the child.

Another thing that I insist upon is that if a child has to be supported by State money, it is

fundamental that by that act he becomes the ward of the State, and the State should decide whether he should be sent back to his own parents or to some other home.

WHAT CALIFORNIA CAN DO.

It would be impossible and it would be unwise to try to revolutionize the policy of California in forty-eight hours. We have, therefore, asked what can be done under the circumstances.

In the first place, you can commence to find out the condition of the children who go into these institutions. You can insist that no child should go into any institution unless by a properly constituted and recognized authority certified as an actually dependent child whose own relatives cannot care for him, and no child should go without thorough, independent investigation. You

have an easy way to manage that; that is to say, there should be no State funds unless the child has that certificate, and he will not get in unless you have State funds.

In the next place, you should have a universal agency taking the problem at the other end, considering it then in the institutions, and doing its best to find homes to put them in. You have organized here in the Associated Charities of San Francisco a Children's Agency. It is the most helpful thing that I know of in regard to this child problem. I want you to stand by the Children's Agency. It is the first ray of light in a dark sky on this problem.

ENOUGH ORPHAN ASYLUMS.

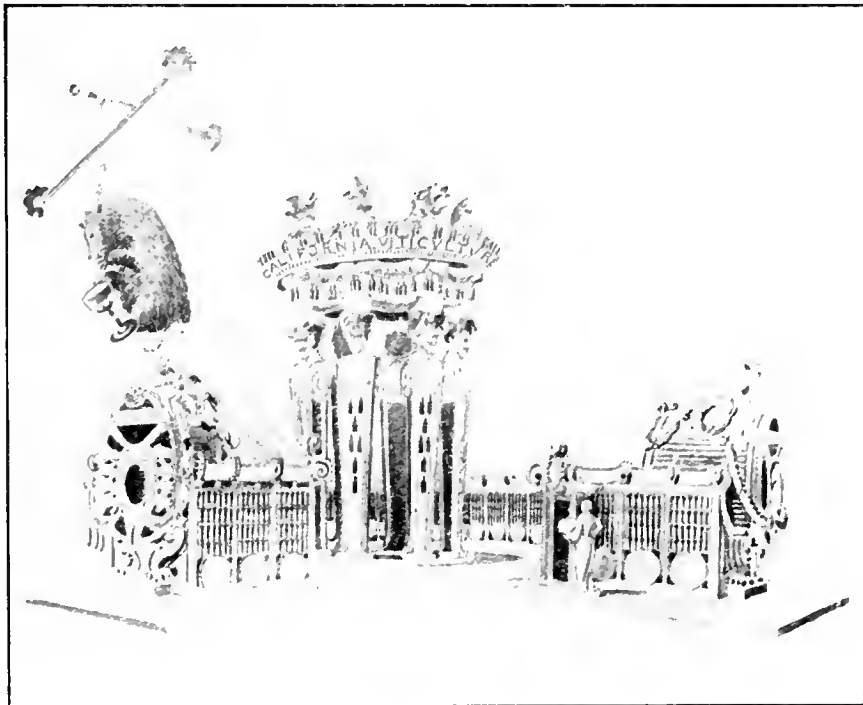
The institutions in California are big enough.

Does anybody propose, because of a growing town, that they must have an orphanage, too? Send word to them, "Don't; we have enough." If anybody who is running an orphanage wants to build a wing on, say to that person, "Don't do it." Make them smaller, not larger. You have all the children's institutions you will ever need, even if you come to have twenty millions of people in the State of California.

That is all I ask you to do. I ask you to investigate the children who come in, to see that they are placed out as soon as possible, to investigate them after they are out, see what kinds of homes they go to and send your agents around to examine the homes. Do that, and do not multiply your problem.

THE SUNNY LAND OF THE VINE.

Viticultural Exhibit at St. Louis Should Form a Rare Display of a Typical Industry of California.



How the
Wines of
the Land
of
Sunshine

Will be
Displayed
at the
World's
Fair

The daring and beautiful conception depicted above, for the California viticultural display at St. Louis, is the design of Mr. B. R. Maybeck, a San Francisco architect. Properly executed it will make the California wine exhibit one of the notable features of the Exposition, and it is doubtful if anything in the Agricultural building will compare with it for brilliance, color and striking artistic effect.

A good viticultural exhibit will be of the greatest value to the State, and to San Francisco in particular. This city is headquarters for the California dry wine trade, which is annually increasing in volume and financial importance.

The production of light, pure wines, is to Central California what orange growing has been to the country south of Tehachapi; it is typical and characteristic, and gives California distinction among the States.

This is the first time any State has been accorded the privilege of making a special viticultural display.

California is the only State so honored. This means that the undivided attention of thousands of people will be drawn to the fact that there is a part of our country where the same conditions of sun and soil prevail that have made the smiling valley of the Rhine a prize for which warring nations have struggled for centuries. That is knowledge which it is worth some trouble and expense to confer upon our Eastern fellow-countrymen.

Preparations are being made by the Viticultural Committee, consisting of Messrs. Charles Bundschu, P. C. Rossi and C. E. Bowen, and will be under the direction of Mr. F. A. Haber, of 438 Bryant street, who has been appointed Viticultural Manager. The success of this exhibit depends upon a generous response to the committee's request for financial aid. Owing to the limited State appropriation it will be impossible to treat the display as its importance deserves, unless additional funds can be raised by private subscription. In this signal instance, Central California is putting her best foot forward, and men in all lines of business can well afford to assist in exhibiting such a representative industry, and in so strikingly advertising their State.

Make checks payable to Charles Bundschu, Chairman.

GROWTH OF SAN FRANCISCO.

Analysis of the Record-Breaking Aggregate of Real Estate Transactions for the Past Year.

During the year 1903 there were 6,365 sales of real estate in this city, nearly all of which represented either new dwellings to be erected for the accommodation of our increasing population or additional room for the transaction of business.

The recorded value of the 6,365 sales of real property aggregates \$17,710,157, and is the largest real estate business in any one year in the history of the city. The amount loaned on mortgages for the year aggregated \$30,889,988, as against releases aggregating \$21,346,699, so that the net amount of new loans was \$9,543,289. If we subtract this net amount of new loans from the total sales we shall have \$38,166,868 as the amount of new money invested in city real estate, which is more than \$104,500 per day for the 365 days in the year. And this is in addition to the large sums invested in buildings on land already owned by the builder and not covered by mortgage.

To a great extent, the money for the new mortgage loans came from the savings of the year, for there was a gain in savings deposits of \$7,126,128 during the first eight months of the year, and when we get the record for the entire year it is morally certain that the new deposits will exceed the new loans. Money is abundant on satisfactory security. Such a situation indicates the highest possible prosperity—abundant money, abundant use for money, and no boom. While there has naturally been some rise of rents in desirable localities, it does not appear that there has been any fictitious addition to values of real estate. Such advances as have been made represent actually improved conditions and increased earning power based on greater convenience as the result of improvements. There is no indication of any falling off in real estate business or in building. The city was never growing faster than now, and continued growth must cause a steady increase in land values for years to come. The investor or the home builder may have perfect confidence in the future of San Francisco.—*San Francisco Chronicle*.

The Charities Endorsement Committee, organized by the Merchants' Association, is the business man's defense against fraud. When a solicitor for charity cannot show the Endorsement Committee's card, and you still think of contributing, it is only just to all concerned, to call up the Committee's representative at the office of the Associated Charities (Phone M. 453), and make inquiries.

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ANDREW M. DAVIS.....	First Vice-President.
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FAIRFAX H. WHEELAN.....	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.....	Treasurer.
Benedict & Turner.	
FOSTER P. COLE.....	Sterling Furniture Co.
J. A. EVELETH.....	Eveleth-Nash Co.
M. GREENEBAUM.....	Greenebaum, Well & Michels.
R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Barrel Co.
A. J. MCNICOLL.....	A. J. McNicoll Elevator Co.
BYRON MAUZY.....	Byron Mauzy Piano Co.
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W. M. SEARBY.....	Union Drug Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
Geo. T. WRIGHT (Wright & Wright).....	Attorney

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co.	Mills Bldg
Crandall, Jansen & Crandall.....	
.....	508 California
Phillips, F. G. & Co.....	Mills Bldg

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Dodge, Al. Co., The.....	
.....	41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....	
.....	431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The..	8th & Brannan
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AGENTS.

Bancroft, Paul.....	History Bldg
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drumm
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Barth, Herman.....	508 Montgomery
Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	128 Kearny
Maggis, Herbert B.....	36 Flood Bldg
Meyers, Henry H., and Clarence R.	
Ward.....	532 Market
Mooser, William, and Edw. G. Bolles	
.....	44 Geary
Patt, Charles.....	40 Montgomery
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.	
.....	120 Second

ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Geary
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	119 Geary
Vickery, Atkins & Torrey.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.....	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co..	
.....	3 California

ASSAYING.

Price, Thos. & Son.....	524 Sacramento
Simonds, Ernest H.....	417 Montgomery

AUCTIONEERS.

Basch Auction Co.....	319 Sutter
Chase, Fred H. & Co.....	1732 Market
Ordway, W. C.....	Cor. 6th and King
Spear, E. S. & Co.....	31 Sutter

BAGS, BALE HOPE AND BURLAP.

Gulf Bag Co.....	709 Front
Schmidt, J. & Co.....	115 Drumm

BAKERIES.

Simpkins & Thorp.....	116 Erie
Young & Swain Baking Co.....	3229 Geary

BANKS AND BANKERS.

American National Bank.....	200 Montgomery
Anglo-Californian Bank, Ltd.....	200 Sansome
Bank of California.....	400 California
California Safe Deposit and Trust Co.....	Montgomery and California
Canadian Bank of Commerce.....	California and Sansome
Central Trust Co.....	42 Montgomery
Columbian Banking Co.....	
.....	Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....	600 Market
Donohoe-Kelly Banking Co.....	100 Montgomery
French Savings Bank.....	315 Montgomery
German Savings and Loan Society.....	526 California
Hibernia Savings and Loan Society.....	McAllister and Jones
Italian-American Bank.....	518 Montgomery
London and San Francisco Bank, Ltd.....	424 California
London, Paris and American Bank, Ltd.....	Sutter and Sansome
Mercantile Trust Company of San Francisco.....	464 California
Mutual Savings Bank of San Francisco.....	710 Market
Nevada National Bank of San Francisco.....	301 Montgomery
Rollins, E. H. & Sons.....	335 Pine
Savings and Loan Society.....	101 Montgomery
S. F. Savings Union.....	532 California
Security Savings Bank.....	222 Montgomery
Swiss-American Bank.....	524 Montgomery
Wells, Fargo & Co's Bank.....	Sansome and Market
Western National Bank of San Francisco.....	805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....	106 Ellis
Will & Fluck Co.....	818 Market

BEER BOTTLERS.

Enterprise Bottling Co.....	2745 Sixteenth
Fredericksburg Bottling Co.....	1510 Ellis

BELTING—LEATHER.

Cook, H. N., Belting Co.....	126 Fremont
Heins, Alex., Belting Co.....	93 Fremont

BICYCLES.

Christoffer, C. M.....	528 Stanyan
Leavitt & Bill.....	309 Larkin
Lee, W. E.....	504 Stanyan
Varney, T. H. B.....	1331 Market

BLINDS.

Hindes, Edw. B. & Co.....	328 Howard
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BILL POSTERS.

Owens, Varney & Green Market & 10th	
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BOILER WORKS.

Eureka Boiler Works.....	113 Mission
Keystone Boiler Works.....	Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....	121 Howard
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BOOK BINDERS.

Hicks-Judd Co.....	23 First
Phillips Bros.....	505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....	16 Grant Ave
Cunningham, Curtiss & Welch.....	319 Sansome
Elder, Paul.....	238 Post
Hanak & Hargens.....	107 Montgomery
Mitchell, E. H.....	225 Post
Payot, Upham & Co.....	100 Battery
Robertson, A. M.....	126 Post
S. F. News Co.....	242 Geary
Whitaker & Ray Co., The.....	723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....	225 Bush
Cahn, Nickelsburg & Co.....	129 Sansome
Eisenberg, Henry.....	410 Kearny
Heim, F. L.....	234 Stockton
Kast & Co.....	110 Geary
Koenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maler, Chas.....	834 Kearny
Nolan Bros. Shoe Co.....	312 Market
Philadelphia Shoe Co.....	10 Third
Rosenthal's Inc.....	107 Kearny
Siebs Shoe Co.....	130 Main
Sommer & Kaufmann.....	28 Kearny
Sullivan, J. T.....	20 Fourth
United Workmen's Boot & Shoe Co.....	42 Second
Williams-Marvin Co.....	569 Market
Young, George H.....	117 Bush

BREWERIES.

Burnell & Co.....	409 Battery
Hibernia Brewery.....	1225 Howard
National Brewing Co.....	762 Fulton
Union Brewing and Maltng Co.....	18th and Florida
Wunder Brewing Co.....	Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....	632 Sacramento
Illinois and Pacific Glass Co.....	10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....	Safe Deposit Bldg
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BRIDGE BUILDERS.

S. F. Bridge Co.....	220 Market
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BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....	435 Battery
Harper, F. F. G. & Co.....	409 Washington
Heise, Chas Ed. & Co.....	510 Battery
Mattoon & Co.....	530 Battery
Mayhew, F. E. & Co.....	424 Battery
Reed, George W.....	500 Battery
Swayne, Hoyt & Co.....	405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....	122 Davis
DuVal, W. M. & Co.....	221 Front
Maillard & Schmiedell.....	307 Sansome
Page Bros.....	302 California
Wantloek, M.....	412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....	123 California
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BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....	221 Sansome
Barth, J. & Co.....	480 California
Girvin & Eyre.....	426 California
Goldman, Max.....	312 Pine
Hecht Bros. & Co.....	312 Pine
Hellman, A. C.....	317 Haywards Bldg
Hirshfeld, C.....	79 Nevada Block
Perry, John, Jr.....	411 Montgomery
Poltzer & Co.....	Clunie Bldg
Poltz, Edward & Co.....	403 California
Rehnbach & Hochstadter	413 California
Topfitz, Joseph B.....	230 Pine

BROKERS—TICKET.

Ottlinger, A.....	620 Market
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BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....	3178 17th
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BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....	301 California
Pacific States S. L. & B. Co.....	410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....	
.....	29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....	24 Second
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BUTCHERS.

Baccus, R. T.....	
.....	S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....	534 Clay
Boyes, James & Co.....	108 Clay
Clayburgh & George.....	339 Kearny
Decourtioux, A.....	529 Merchant
Hofmann & Woenne.....	735 Market
Katz, F. & Sons.....	California Market
Poly, Hellbron & Co.....	339 Kearny
Patek, F. & Co.....	500 Washington
Roberts, W. F.....	2817 California
Schweitzer, J. & Co.....	416 Clay
Stone & Ecklon Co, The.....	236 Sixth
Taaffe, Wm. & Co.....	1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....	770 Mission
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CANNED GOODS.

W. G. M. Canning Co.....	149 Fremont
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CAPITALISTS.

Bishop, Chas. R.....	530 California
Center, John.....	
.....	N. E. cor. 16th and Shotwell
Dean, Walter E.....	81 Nevada Block
Denman, James.....	2380 Steiner
Fontana, Mark J.....	California and Front
Hayward, Alvina.....	532 Market
Hopkins, E. W.....	324 Pine
Hopkins, Timothy.....	Mills Bldg
Levy, H. M.....	41 Nevada Block
McDonald, Jasper.....	Mills Bldg
Moore, A. A. Jr.....	Hayward Bldg
Phelan, Jas. D.....	Phelan Bldg
Poniatowski, A.....	Crocker Bldg
Pope, George A.....	Hayward Bldg
Schmidt, John A.....	425 Ellis
Smith, F. M.....	101 Sansome
Spreckels, Claus.....	327 Market
Spring Valley Water Works.....	
.....	Geary and Stockton
Thompson, R. R.....	503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....	632 Howard
Robinson & Gillespie.....	407 Sutter

CARPETS.

Gullixson Bros.....	955 Market
Hulse, Bradford & Co.....	760 Mission
Schlueter & Volberg.....	217 Sutter
Walcom, Geo. & Co.....	402 Sutter
Walter, D. N. & E. & Co.....	529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.....	329 Guerrero
Spaulding, J. & Co.....	353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....	Palace Hotel
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CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkin & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Werisch, Wm.....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CERTIFIED PUBLIC ACCOUNTANTS.

Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester.....Hayward Bldg
Langdon, Walter G.....Hayward Bldg

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....750 Market
Bamberger, J. & Co.....406 Sacramento
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Cahen, Sig.....22 Montgomery
Czarnecki, A. J.....131 Montgomery ave.
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave.
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSE.

Calileau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Smith, H. L.....726 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....520 Market
Carroll & Tilton Company.....811 Market
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Kellus, Chas. & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Ross Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....521 Second
Cantley, James.....960 Howard
Cornwall, P. B.....204 Front
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co.....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John.....605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stadford W. G. & Co.....214 East

CODFISH DEALERS.

Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co.....420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Christy & Wise Com. Co.....213 Market
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co.....315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Freitas, M. T. & Co.....325 Front
Gall, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barberi.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenlime & Co.....118 Davis
Gulehard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....659 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co.....Sacramento and Davis
Lercarl, C. J. & Co.....524 Sansome
Lichtenberg, William.....419 California
Lichtenberg, R.....303 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
McDonogh & Runyon.....416 Davis
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montelegre & Co.....410 Hayward Bldg
Pettigrew, John M.....212 Sansome
Phillips M. & Co.....20 Pine
Roussel & Davidson.....19 California
Scatena, L. Co.....104 Washington
Schultz-Hansen Company.....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobbeck & Bergen.....505 Sansome
Van Husen & Co. Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Westmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolf, William & Co.....216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Gullet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeler, W. A. & Co.....1006 Market
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard.....518 Noe
McCullough, James.....1229 Guerrero

COOPERS.

California Barrel Co.....327 Market
Herbert & Vogel.....
.....N. E. cor. Broadway and Front
Woerner, David, Cooperaage Co.....
.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.....
.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Helmeberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternhelm, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

DAIRY MACHINERY.

D: Laval Dairy Supply Co.....9 Drumm

DEPARTMENT STORES.

Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.

California Door Co.....20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co.....19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse
Co., The.....110 Battery
Overland Freight and Transfer Co.....
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teale & Co.....708 Sacramento
Union Transfer Co., Bryant and Second
Western Transfer and Storage Co.....
.....323 Front

DRIED FRUITS.

Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Pack-
ing Co.....3 California
Rosenberg Bros. & Co.....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boerick & Runyon.....231 Sutter
Brommel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph.....Kearny and Pacific
Clough, Frank.....400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co.....Bush & Montgomery
Weck Co., F. A.....158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The.....
.....Geary and Stockton
Curtin, C.....911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph.....1415 Stockton
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D.....
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, I.....222 Third
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp.....527 Mission
California Electrical Wks.....547 Mission
Century Electric Company.....18 Second
Electric Railway and Manufactur-
ers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.....
.....107 Battery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating
Works.....743 Mission
Golden West Plating Works.....103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....209 Second
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Maldonado & Co., Inc.....419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co.....219 Front

FLORISTS.

Frank & Parodi Co.....31 Geary
Canepa, Antonini & Co.....211 Sutter
Cleis, Fred.....808 Valencia
Cohn, Chas. C.....306 Sutter
Gonailhardon, B.....
.....Devisadero and Sacramento
Jacquemet, J. & Co.....506 Eureka
Jaeger, F. C.....236 Sutter
Leopold & Ephraim.....35 Post
Mann Bros.....1441 Polk
Matraia & Bertrand.....132 Powell
Montiegel, E.....809 Larkin
Motroni Bros.....332 Fillmore
Pelicano, Frank & Co.....225 Kearney
Rossi & Rosaia Co.....15 Geary
Serveau Bros.....2110 Fillmore
Shanahan Florist Co.....107 Powell
Shibley, Frank P.....311 Sutter
Slevers & Boland.....25 Post
Vayr & Goldstone.....105 Sixth

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Omey & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co., John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragens.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattoson Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....
.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co.....780 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoefflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....
.....5 Front

GAS FIXTURES.

California Gas Fixture Co.....517 Mission
Day Co., Thos.....725 Mission

GAS ENGINES AND SCALERS.

Fairbanks, Morse & Co.....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.

Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.

Pacific Meter Co.....24 Jessie

GAS REGULATORS.

Gas Consumers' Association.....516 Sutter

GENERAL MERCHANDISE.

Heilbronner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

California Glove Co.....25 Battery
Centemeri, P. & Co.....200 Post
Moss, Geo. A.....101 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.

California Glue Works.....123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.....791 San Jose Ave
Seregini & Bernieri.....Flood Bldg

GRAPHOPHONES AND PHONO-GRAPHS.

Columbia Phonograph Co. 125 Geary

GROCERS.

Bibo, Newman & Ikenberg. 1447 Polk
 Claussen, C. 23d and Capp
 Cluff Co., William. 18 Front
 Ehrman, M. & Co. 104 Front
 Foge & Mohr. 6th and Mission
 Goldberg, Bowen & Co. 432 Pine
 Granucci Bros. 521 Front
 Haas Bros. 100 California
 Hartter, Hayes & Co. 216 Front
 Heitman, H. 395 Geary
 Hollmann, Henry. 2805 Mission
 Hurley, J. T. Hayes and Webster
 Irvine Bros. 1302 Polk
 Lennon, John A. 315 Clay
 Lewin-Meyer Co. 34 Market
 Meyer, A. & Co. 16 Sacramento
 Parks Bros. & Co. 418 McAllister
 Rathjen Bros. 39 Stockton
 Ring Bros. 19th and Castro
 Rothschild, John & Co. 115 Sacramento
 Sussman, Wormser & Co. S.E. cor. Market and Main
 Tillman & Bendell. 327 Battery
 West, Elliott & Gordon. 31 Sixth
 Wellman Peck & Co. 201 Market

GUNS AND AMMUNITION.

Bekeart, Phil B. Co. 114 Second
 Clabrough, Golcher & Co. 538 Market
 E. E. Drake. 86 First
 Shreve & Barber. 739 Market
 Winchester Repeating Arms Co. 127 First

HARDWARE.

Baker & Hamilton. 2 Pine
 Bennett Bros. 35 Sixth
 Brown, Chas. & Son. 807 Market
 Brownlee, J. P. 1612 Market
 Dunham, Carrigan & Hayden Co. 19 Beale
 Froelich, Christian. 202 Market
 Holbrook, Merrill & Stetson. 235 Market
 Iis, J. G. & Co. 814 Kearny
 Lloyd-Scovel Iron Works. 159 Fremont
 Marwedel, C. F. 58 First
 Montague, W. W. & Co. 309 Market
 Montanya, J. De La Co. 606 Battery
 Mossford, Moses. 3885 24th
 Pacific Hardware and Steel Co. Mission and Fremont
 Palace Hardware Co. 603 Market
 Philpott & Plummer. 823 Market
 Rosekrans, H. & Co. 511 Sixth
 Ruifs, A. 1404 Market
 Smith, Peter A. 614 Fourth
 Taylor & Spotswood Co. 135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co. 122 First
 Leibold Harness Co. 211 Larkin

HATTERS.

California Hat Co. 597 Mission
 Collins & Co. 1018 Market
 Colman Co. 130 Kearny
 Fisher & Co. 9 Montgomery
 Kline, Louis & Co. 106 Bush
 Lundstrom, K. A. 605 Kearny
 Meussdorffer K. & Son. 8 Kearny
 Priest & Co. 116 Sansome
 Union Hat Co. 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros. 214 Pine
 Chase, W. W. Co. 1938 Market
 Ellis, H. C. & Co. 105 Steuart
 Meyer, Albert. 2303 Geary
 Morrow, Geo. & Co. 303 California
 Scott & Magner. 615 Sixth
 Somers & Co. 564 Sixth
 Vermeil, J. L. 3142 Mission

HEATING & VENTILATING.

Barnett-Park Co., The. 214 Pine
 Grannis, J. G. & Co. 565 Mission
 Royal Heating Co., Inc., S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin. 126 Geary

HOTELS.

California Hotel. Bush near Kearny
 Elsmere, Hotel. 418 Sutter
 Holm & Saxtorph, Baldwin House. 30 Ellis
 Kingsbury, George W. Lick House
 Kirkpatrick John C. Palace Hotel
 Occidental Hotel. Montgomery
 St. Nicholas. Market and Hayes
 Turpin, F. L., The Royal. 126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co. 22 Second

ICE DEALERS.

Consumers' Ice Company. 420 Eighth
 Merchants' Ice and Cold Storage Co. Lombard and Sansome
 Union Ice Co. 735 Fourth

INSURANCE.

Ahpel & Bruckman. 209 Sansome
 Alliance Assurance Co. 416 California
 Belden & Palache. 313 California
 Berthau, Cesar. 423 California
 Butler & Hewitt. 413 California
 Com'l Union Assurance Co. 416 California
 Craig, Hugh. 210 Sansome
 Davis, J. B. F. & Son. 215 Sansome
 Dornin, Geo. D. Hayward Bldg
 Fidelity & Casualty Co. 318 California
 Firemen's Fund Insurance Co. 401 California
 German Ins. Co., of Freeport. 337 Pine
 Grant, Geo. F. 218 Sansome
 Guttie & Frank. 303 California
 Herold, Rudolph Jr. 415 California
 Ins. Co of North America. 412 California

Landers, William J. 205 Sansome
 Liverpool & London & Globe Ins. Co., The. 422 California
 Manheim, Dibern & Co. 217 Sansome
 Milwaukee Mechanics' Ins. Co. 410 California
 Nathan & Kingston. 501 Montgomery
 New York Life Ins. Co. Mills Bldg
 New Zealand Ins. Co. 312 California
 Norwich Union Fire Ins. Society. 314 California
 Pacific Mutual Life Ins. Co. of Cal., Montgomery & Sacramento
 Pacific Surety Co. Safe Deposit Bldg
 Parker, Chas. M. T. 409 Mutual Savings Bank Bldg
 Potter Edward E. 412 Pine
 Preferred Accident Insurance Co. Mills Bldg
 Shields, A. M. Crocker Bldg
 Sperling, Frank. 307 Parrott Bldg
 Stovel, C. J. 411 California
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W. 315 Safe Deposit Bldg
 Voss, Conrad & Co. 204 Sansome
 Watson, Taylor & Sperry. 322 Pine
 Watt, Rolla V. Pine & Sansome
 Wilson & Painter. 321 Hayward Bldg

IRON WORKS.

California Iron Yard. 640 Second
 Macaulay, H. C. & Co. 155 Bluxome
 Morton & Hedley. 215 Harrison
 Vulcan Iron Works. 505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co. 214 Post
 Nippon & Company. 507 Dupont
 Solomon, C., Jr. 422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. 13 Sansome
 Mendelson Bros. 7 Battery

JEWELERS.

Baldwin Jewelry Co. 844 Market
 Brittain & Co. 120 Geary
 California Jewelry Co. 134 Sutter
 Carrau & Green. 220 Sutter
 Eisenberg, A. & Co. 126 Kearny
 Elgin National Watch Co. 206 Kearny
 Fershtand, Theodore. 126 Kearny
 Glindeman, W. 5 Third
 Greenzweig, George & Co. 206 Kearny
 Hall, A. I. & Son. 643 Market
 Huguenin, Adolph. 824 Market
 Isaacs, Abe. 343 Kearny
 Judis, Alphonse Co. Mutual Sav Bk Bldg
 Nordman Bros. 134 Sutter
 Phelps & Adams. 120 Sutter
 Radke & Co. 118 Sutter
 Schneidewind, H. J. 822 Valencia
 Schussler, M. & Co. 713 Market
 Schwartz, K. G. 502 Battery
 Schweitzer, Joseph. 707 Market
 Shreve & Co. Crocker Bldg
 Sorenson, James A. Co. 103 Sixth
 Vanderslice, W. K. & Co. 136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk. 220 Sutter
 Muhs & Lochbaum Co. 208 Sutter

KNITTED GOODS.

Gantner & Mattern Co. 20 Post
 Pfister, J. J. Knitting Co. 60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. 134 Post
 Magnin & Co. 920 Market
 Marks Bros. 1210 Market
 Rosenthal, S. & Co. 937 Market

LADIES' TAILORS.

Flamm, G. 1435 Polk
 Gardner, A. 2012 Fillmore
 Lowenthal & Co. 914 Market
 Rothschild, M. 526 Sutter

LAMPS.

Boesch Lamp Co. 585 Mission
 Baer Lamp & Reflector Co. 510 Mission

LAUNDRIES.

La Grande Laundry. 23 Powell
 S. F. Laundry Association. 131 Ellis
 U. S. Laundry Association. 3111 Sixteenth
 White Star Laundry. 330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard. 2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Blissenger & Co. 401 Front
 Brown & Adams. 109 Battery
 Duffer & Nelson. 209 Mason
 Frank, S. H. & Co. 408 Battery
 Harpham & Jansen. 524 Washington
 Kullman, Salz & Co. 582 Mission
 Wagner Leather Co. 306 Clay

LIME AND CEMENT.

Cowell, Henry & Co. 211 Drumm
 Holmes Lime Co. 24 Sacramento

LITHOGRAPHERS.

Britten & Rey. 525 Commercial
 Galloway Lithographing Co. 410 Sansome
 Mutual Label & Litho. Co. 2d & Bryant
 Roesch, Louis Co. 325 Sansome
 Union Lithograph Co. 325 Sansome

LIVERY STABLES.

Christensen E. C. & Son. 1210 Valencia
 Clemens, C. J. 409 Taylor
 Kelly, Thos. & Sons. 1629 Pine
 Nolan, John & Sons. 1611 California

LUMBER DEALERS.

Albion Lumber Co. 33-34 Crocker Bldg
 Blyth & Trott. Spear and Mission
 Caspar Lumber Co. 210 Hayward Bldg
 Dodge, E. J. Co. 6 California
 Dolbeer & Carson. 10 California
 Gage, Mills & Co. 330 Market
 Gray's Harbor Commercial Co. 237 California
 Hammond Lumber Co. Hayward Bldg
 Hihn, F. A. Co. Santa Cruz
 Hobbs, Wall & Co., Inc. Beale and Bryant
 Hooper, C. A. & Co. 204 Front
 Hooper, F. P. & J. A. 4 California
 Jones, Richard C. & Co. 739 Bryant
 Meyer, Adolph. 1510 Devisadero
 Pacific Lumber Co. Rialto Bldg
 Pope & Talbot. 314 California
 Renton, Holmes & Co. Mills Building
 Scott & Van Arsdale L. Co. Fifth and Brannan
 S. F. Lumber Co. Third & Berry
 Sierra Lumber Co. 320 Sansome
 Simpson Lumber Co. 14 Spear
 Slade, S. E., Lumber Co. 6 California
 Truckee L. Co. of S. F. 6 California
 Union Lumber Co. Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co. 347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. 322 Howard
 Cal. Hydraulic Engineering and Supply Co. 17 Fremont
 California Engineering and Construction Co. 907 Rialto Bldg
 California Tool Works. 143 Beale
 Cyclops Iron Works. 223 Main
 Evans, C. H. & Co. 183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert. 108 Main
 Harrison, Rickard & McCone. 21 Fremont
 Henshaw, Bulkley & Co. Fremont and Mission
 Martin Pipe & Foundry Co. 33 New Montgomery
 Meese & Gottfried Co. 167 Fremont
 Moore, Chas. C. & Co. First and Mission
 Pacific Tool and Supply Co. 467 Mission
 Pennington, Geo. W. Sons, Inc. 313 Folsom
 Ralston Iron Works. 222 Howard
 Tatum & Bowen. 34 Fremont
 The Compressed Air Machinery Co. 26 First
 Union Iron Works. 222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F. 12 Drumm
 French & Linforth. 308 Market
 Hughson & Merton. 105 Front
 Morgan & Allen Co. 134 Sutter
 Robinson, Geo. H. 226 Bush
 Young, Carlos G. 23 Davis

MATTRESSES AND UPHOLSTERY.

Crecent Feather Co. 510 Washington
 Hoey, John. 716 Mission
 Schrock, W. A. 21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons. 123 Montgomery
 Baume, Fred J. 1608 Market
 Bullock & Jones Co. 106 Sutter
 Chett, Peabody & Co. 582 Mission
 Elkus Brenner Co. 17 Battery
 Greenebaum, Weil & Michels. 17 Sansome
 Hansen & Elrick. Market & Third
 Keller, M. J. Co. 1028 Market
 McNamara & Moran. 7 Battery
 Meyerstein Co. 6 Battery
 Morgan Bros. 229 Montgomery
 Rogerson, J. C. 535 Valencia
 Schoenfeld, Adolph. 1334 Market
 The Toggery. 628 Market

MERCHANT TAILORS.

Francis & Co. Alto Bldg. Kearny & Bush
 Growall, W. L. Co. Mut. Sav. Bk. Bldg.
 Marshall, Abe. 12 Kearny
 Lemos, Leon. 1117 Market
 Lyons, Charles. 721 Market
 Poheim, J. T. 1110 Market
 Reid, John & Son. 78 Geary
 Smith, J. 906 Market

METAL WORKS.

American Can Co. 214 Mission
 Finn, John Metal Works. 313 Howard
 Pacific Metal Works. 139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co. 645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson. 1228 Folsom
 Cal. Milk Producers' Assn. 428 Turk
 Jersey Farm Co. 851 Howard
 Loewe, Wm. G. 624 Russia
 S. F. Cream Depot. 1929 Mission
 Standard Milk Co. 123 Sixth

MILLINERY.

Hinz & Landt. 543 Market
 Holm & Nathan. 512 Market
 Muller & Raas Co. New Montg. & Mission
 Spencer & Mitau. 1026 Market
 Toplitz, R. L. & Co. 545 Market
 Zobel, Lud. Co. 919 Market

MILLWRIGHTS.

Dibert Mfg Co. 225 Mission

MINERAL WATERS.

Eggers, Chas. & Co. 118 Eureka
 Mt. Shasta Mineral Spring Co. Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co. Mills Bldg.
 Bourn, W. B. 401 California
 Paw, John W. 310 Pine
 Quarre, Geo. Cal. Safe Deposit Bldg.
 Ralston, W. C. 331 Pine

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co. 597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co. 2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M. 109 Sansome

OILS.

Porter, W. S. Hayward Building
 Standard Oil Co. Rialto Building
 Weed, F. F., Sec'y Lion Oil Co. 121 Geary

OPTICIANS.

Berteling Optical Co. 16 Kearny
 California Optical Co. 205 Kearny
 Chinn-Beretta Optical Co. 991 Market
 Haskell & Jones Co. 243 Grant ave
 Hirsch & Kaiser. 7 Kearny
 Kahn, H. & Co. 642 Market

OYSTER DEALERS.

Darbee & Immel. 30 Union Sq. Market
 Morgan Oyster Co., The. 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association. 308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co. 816 Mission
 Cal. Paint Co. 236 First
 Clinch, C. G. & Co. 7 Front
 Fuller, W. P. & Co. Pine and Front
 Magner Bros. 215 California
 Nason, R. N. & Co. 115 Front
 Whittier-Coburn Co. 20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons. 729 Devisadero
 Brace, N. 447 Valencia
 Davis, H. 236 Powell
 Downing, Thomas, Inc. 615 Mission
 Fraser, John P. 418 Post
 Johnson, Joseph A. 517 California
 Stader, C. Glen Park
 St. Denis, J. & Co. 320 Sutter
 Stein, M. 30 Sacramento
 Swan, J. S. 717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory. 14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills. 40 California
 Crown Paper Co. 707 Front
 Union Bag and Paper Co. 406 Front
 Union Pulp and Paper Co. 410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. 520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P. 941 Howard
 California Fig Syrup Co. 392 Church
 Law, Herbert E. Rialto Bldg
 National Pharmacy Co. 214 Townsend

PHOTOGRAPHERS.

Taber Photo Co. 121 Post
 Vaughan & Kelth. 110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong. 621 Clay
 Sunset Photo & Engraving Co. 106 Union Square ave
 Union Photo Engraving Co. 144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. 109 Montgomery
 Kirk, Geary & Co. 112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co. 931 Market
 Curtaz, Benj. & Son. 20 O'Farrell
 Kohler & Chase. 28 O'Farrell
 Mauvais, The Zeno Music Co. 769 Market
 Mauzy, Byron. 308 Post
 Pommer-Eilers Music Co. 653 Market
 Paige Piano Co. Post & Stockton
 Sherman, Clay & Co. 139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co. 509 Commercial
 Loeffler, John. 422 Fifth
 Pacific Vinegar and Pickle Works. 122 Davis

PLANING MILLS.

Birch, L. H. 709 Bryant
 Hansen, A. Berry, near Sixth
 Townley Bros. 18th and Folsom

PLUMBERS.

Allen & Allen. 1151 Mission
 Ickelheimer, S. & Bro. 20 Geary
 Murray Bros. 623 Sacramento
 Snook, Wm. & Son. 554 Clay
 Wilson, W. F. 328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Dalziel-Moller Co. 557 Mission
 Tay, Geo. H. Co. 49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co. 211 Clay
 Buttgenbach, Joseph. 336 Fourth
 Cudahy Packing Co. 125 California
 Heineman & Stern. 906 Larkin
 Roth, Blum & Co. 201 California
 South S. F. Pack. & Prov. Co. 117 Davis
 Western Meat Co. Sixth and Townsend
 Wilfert Bros. 1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A. 526 Montgomery
 O'Brien & Spotorno. Cal Market
 Tiddy, Richard. Spreckels Market

POWDER WORKS.

The California Powder Works. 310 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.... 230 California

PRINTERS.

Bent & Meyerderks.... 40 California
Commercial Publishing Co. 463 Mission
Cubery & Co. 587 Mission
Dempster Bros. Glen Park ave & Bond
Freysang-Leary Co. 113 Davis
Janssen Printing & Binding Co. 23 Stevenson
Monahan, John & Co. 412 Commercial
Murdock, C. A. & Co. 532 Clay
Partridge, John. 306 California
Pernau Bros. 543 Clay
Phillips, Smyth & Van Orden. 508 Clay
Roberts, John W. 220 Sutter
Spaulding, George & Co. 414 Clay
Stanley-Taylor Co., The. 656 Mission

PRINTERS' INK.

Reed & Goodman. 513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co. 215 Spear

PROPERTY OWNERS.

Andros, Milton. 320 Sansome
Bishop, Thomas B. 532 Market
Crocketer Estate Co. 54 Crocker Bldg.
De Vecchi, Paolo, M. D. Crocker Bldg.
Delchmiller, C., D. D. S. Y. M. C. A. Bldg.
Flood, James L. 7 Nevada Block
Hewes, D. 412 Kearny
Hill, Horace L. 124 Sansome
Hooker, C. G. 967 Bush
Law, Hartland. Crossley Bldg
Mayre, Geo. T., Jr. 234 Montgomery
McNutt, Dr. W. F. 1220 Sutter
Parrott, John. 401 Parrott Bldg.
Payson, A. H. 641 Market
Pierson, Wm. M. 230 Montgomery
Pillsbury, E. S. 105 Crocker Bldg
Quinn, John E. 535 Taylor
Rosenthal, Dr. C. H. 636 Baker
Schussler, Herman. 125 Stockton
Shields Estate Co. 324 Bush
Tevis, Wm. S. Mills Bldg.
Van Orden, Dr. C. L. 606 Sutter
Wilson, A. W. 2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co. 431 Parrott Bldg

PUMPING MACHINERY.

Dew, Geo. E., Pumping Engine Co. 149 First

Jackson, Byron Machine Works. 411 Market

Stillwell-Bierce & Smith Valle Co. 11 First

RAILROAD TIES AND TAN BARK.

Bender Bros. 6 Market

RATTAN WORKS.

Coulter's Rattan Works. 227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardner. 411 Montgomery
Babin, Landry C. 413 Kearny
Baldwin & Howell. 25 Post
Baldwin, O. D. & Son. 22 Montgomery
Boardman Bros. & Co. 138 Montgomery
Breese, G. L. & Co. Hayward Bldg.
Buckingham, A. E. 26 Montgomery
Burnham & Marsh Co. 211 Montgomery
Bush, David & Son. Safe Deposit Bldg
Cranston, R. D. & Sons. 114 Montgomery
Crim, W. H. & Co. 118 Montgomery
Davis, Alfred E. 230 Montgomery
Easton, Eldridge & Co. 638 Market
Ehrenpfort, Wm. 801 Fillmore
Gieselman, William, Trustee. 120 Phelan Bldg.
Headricksen, William & Co. 614 Claus Spreckels Bldg.
Heyman, Jacob & Son. 117 Sutter
Heyman, Oscar. 14 Post
Hooker & Lent. 14 Post
Hooper, E. J. 26 Montgomery
Investors' Agency, The. Mutual Bank Building
Madison & Burke. 30 Montgomery
Magee, Thos & Sons. 5 Montgomery
McElroy, R. D. 4 Phelan Bldg.
Oliver, P. B. 114 Montgomery
Patterson, Geo. W. H. 11 City Hall Square
Realty Syndicate, The. 14 Sansome
Rich, A. J. & Co. 112 Montgomery
Schlesinger, Nathan. 304 Montgomery
Shainwald, Buckbee & Co. 210 Montgomery
Strassburger, I. & Co. 484 California
Surreyhyne, F. B. 138 Montgomery
Umbson, G. H. & Co. 14 Montgomery
Von Rhein Real Estate Co., Inc. 613 California
Woodward, Edwin W. 11 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERS.

Selby Smelting and Lead Works. 416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co. 228 Kearny
Bay State Restaurant. 29 Stockton
Bergez, John. 332 Pine
Bertz, J. 24 Ellis
Besozzi, Louis. 504 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A. 70 Third
Christesen, M. A. C. 26 Fifth
Collins & Wheeland. 329 Montgomery
Detjen & Mengel. 35 Market
Galindo, F. B. 133 O'Farrell
Johnson Restaurant Co. 725 Market
Krone, F. W. 35 Geary
Larsen, C. G. 16 Eddy
Malfanti, J. & Co. 110 O'Farrell
Nissum, James. 211 Grant ave
Page & Falch. Turk and Mason
Peterson, P. 623 Kearny
Pouchan & Schlatter. 33 O'Farrell
Priest, P. & Co. Geary and Stockton
Ravn & Karstensen. 111 Market
Swain, Frank A. 213 Sutter
Tschau, R. J. Mason, near Ellis
Westerfeld, P. & Co. 1036 Market
Wicker & Hermanson. Market and Park Ave
Ziakand, Chas. A. 927 Market

RIGGERS.

Smith & Rice. 118 Howard

ROOFERS AND ROOFING MATERIALS.

Pacific Refining and Roofing Co. 113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber Co. 14 Fremont
Bowers Rubber Co. 42 Sacramento
Goodyear Rubber Co. 577 Market
Morgan & Wright. 1067 Mission
West Coast Rubber Co. 32 Fremont
Winslow, C. R. & Co. 44 Second

RUBBER STAMPS.

Patrick & Co. 221 Sansome

RUG MANUFACTURERS.

California Rug Co. 1278 Union

SAFES.

Hall's Safe & Lock Works. 605 Market
Hermann Safe Co. 307 Battery
Percells-Greenwood Co. 216 California

SAW WORKS.

California Saw Works. 210 Mission
Simonds Saw Co. 31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co. 122 McAllister

SCOTCH TWEEDS.

Craig Bros. 120 Sutter

SCREEN WORKS.

Quick John W. 221 First

SEEDS AND GRAIN.

Bowen, E. J. 815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co. 408 Front

Clark, N. & Sons. 17 Spear
Gladding, McBean & Co. Rialto Bldg
Steiger Terra Cotta and Pottery Works. Mills Bldg

SEWING MACHINES.

Evans, J. W. 1021 Market
Jackson, Wm. E. 612 Montgomery
Singer Mfg. Co. 22 Post
White Sewing Machine Co. 300 Post
Willcox & Gibbs Sewing Machine Co. 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co. 83 Fremont

SHEET METAL WORKS.

Shields, Thomas. 548 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc. 20 California
Hay & Wright. 36 Stuart
Turner, Matthew. 40 California
Whelan, John A. & Bros. 28 Stuart

SHIP CHANDLERS.

Foard, L. 3 Stuart
Josselyn, G. M. & Co. 38 Market
Lewis, Anderson & Co. 24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd. 308 Market
Balfour, Guthrie & Co. 316 California
Chapman, W. B. 123 California
Dempster & Son. 320 Sansome
Eddy, Falk & American Trading Co. 123 California
Gale, J. W. 410 Davis
Grace, W. R. & Co. N. E. cor. California and Battery
Herrmann, Geo. Co. 310 Sacramento
Johnson-Locke Mercantile Co. 123 California

Lund, Henry & Co. 214 California
Marcus, Geo. & Co. 418 California
Mitsui & Co. 222 Sansome
McNear, G. W. 326 California
Meyer, Wilson & Co. 210 Battery
Moore, Ferguson & Co. 310 California
Newhall, H. M. & Co. 309 Sansome
Otis, McAllister & Co. 109 California
Parrott & Co. 306 California
Pike, Chas. W. & Co. 124 California
Pinet, J. & Co. 3 California
Plummer, Geo. E. & Co. 51 Stuart
Spreckels, J. D. Bros. & Co. 327 Market
Ulrichs, J. F. 122 Clay
Williams, Diamond & Co. 202 Market

SHIPSMITHS.

Chrestoffersen & Tway. 420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown. 715 Mission

SILK MANUFACTURERS.

Carlson-Currler Co. 8 Sutter
Nonotuck Silk Co. 535 Market

SILVERWARE.

Glidden, W. B. 110 Sutter
Whitney, John B. 120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co. 535 Market

Heininger, C. P. & Co. 535 Market

Fischbeck & Grootz. 214 Sacramento

Lille, Charles. N. W. cor. Bay and Webster

Luhn, Otto & Co. 117 Diamond

Newell & Bro. 217 Davis

SODA MANUFACTURERS.

Horstmann Co., John. 675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company. 572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co. 141 First

STAMP DEALERS.

Sellschepp, W. & Co. 118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co. 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne. 55 First
Bonestell, Richardson Co. 401 Sansome
Crocker, H. S. Co. 215 Bush
Heynemann, Milton, Marshall Co. 416 Montgomery

Le Count Bros. 533 Market
Zellerbach, A. & Sons. 418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co. 621 Market
Fugazi, J. F. & Co. 5 Montgomery Ave
International Nav Co. 21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co. Hayward Bldg
Occidental and Oriental Steamship Co. 421 Market
Pacific Coast Steamship Co. 10 Market
Pacific Mail Steamship Co. 421 Market
Peterson, James P. 3 Steuart
Toyo Kisen Kaisha. 421 Market

STEVEDORES.

Eschen & Minor. 8 Mission
Freese, A. C. 55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John. 348 Phelan Bldg
Thoms, J. W. 1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James Mfg Co. 14 Second
Steiger & Kerr. 18th and Folsom

SURGICAL INSTRUMENTS.

Folkers G. A. W. Flood Bldg
Hoppe & McConnell. 404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co. 422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co. 3460 Twenty-fifth
Long Syrup Refining Co. Eighth and Brannan
Pacific Coast Syrup Co. 713 Sansome

TABLE CEREALS.

Pacific Cereal Association. 225 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co. 578 Mission
Ford, C. W. R. & Co. 116 Sutter
Reiss Bros. & Co. 24 Sutter
Stein, Simon & Co. Second and Market

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc. 669 Market

TANNERS.

Eagle Tannery. 26th and San Bruno Ave
Legallet-Hellwig Tanning Co. 401 Front
Norton Tanning Co. 312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co. 21 Main
Brandenstein, M. J. & Co. Spear and Mission
Burmeister, Henry W. 1854 Market
Castle Bros. 463 Mission
Caswell, Geo. W. & Co. 414 Sacramento
Folger, J. A. & Co. 104 California
Grandjean, Henry. 419 Jackson
Guitard Mfg. Co. 119 Front
Hills Bros. 128 Market
Huddleston & Co. 52 Market
Jones-Paddock Co. 26 Fremont
Schilling, A. & Co. Second and Folsom
Thierbach, Chas. F. & Co. 306 Battery
Tyler, S. H. & Son. 310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The. 216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc. 100 Sacramento
Neville & Co. 31 California

THEATERS.

Belasco & Meyer. Alcazar Theater
Walter Orpheum Co. 113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co. 223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B. Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co. 410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co. 331 Eighth
S. F. Towel Co., The. 819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co. 526 Market

TRANSFER COMPANIES.

S. F. Transfer Co. 118 Ellis
Jordan's Express. 319 Mason
Morton Special Delivery Co. 110 Battery

Pacific Transfer Co. 20 Sutter
People's Express Co. 20 Market
Wells, Fargo & Co., Exp. 2d & Mission

TRUNKS.

Hirschfelder & Meaney. 14 Sutter
Malm, C. A. & Co. 220 Bush
Oppenheimer, James. 1 Ellis

TURKISH BATHS.

Greenhood, L. H. 222 Post
Lindstrom & Johnson. 415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co. 110 Montgomery
Bannan's Typewriter Exchange. 307 Montgomery
Bornemann, Geo. C. & Co. 117 Sutter
Remington Typewriter Co. 228 Bush

West Coast Typewriting Co. 401 Hayward Building
Yost Writing Machine Co. 327 Montgomery

UNDERTAKERS.

Gray, N. & Co. 353 Sutter
Halsted & Co. 346 Mission

Maass, H. F. Co. 917 Mission
Truman, Chas. H. J. & Co. 1909 Mission
United Undertakers' Association. 866 Mission
Valente, Marini & Co. 1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co. 934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co. 110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons. 123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co. 223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Lmted. 809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works. 404 Battery

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co. 30 Main

WALL PAPER AND MOLDINGS.

Quadt, John. 1614 Market
Tozer, L. & Son. 762 Mission
Uhl Bros. 655 Market

WAREHOUSES.

Grangers' Business Association. 309 California
Haslett Warehouse Co., The. 206 California
Lombard Warehouse Co., Inc. 225 Fremont
S. F. Warehouse Co. 41 First
South End Warehouse. Townsend and Second

WELL BORERS.

Lowe, J. W. 126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co. 100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co. 359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co. Townsend and Stanford
Berges & Domeniconi. 708 Sansome
Braunschweiler & Co. 5 Drumm
California Wine Association. 661 Third
Chaux & Bernard. 756 Brannan
Chauche & Bon. 17 First
Chevalier, F. & Co. 15 Beale
Crown Distilleries Co. Beale & Mission
Friedman, Paul. 312 Battery
Gundlach-Bundschu Wine Co., The. 434 Bryant
Herrscher-Samuel Co., Inc. 521 Market
Hey, Grauerholz & Co. 224 Front
Hildebrandt, Posner & Co. 610 Front
Holtum Bros, Inc. 565 Market
Holtum, Ferdinand. 517 California
Hotaling, A. P. & Co. 431 Jackson
Italian-Swiss Agricultural Colony. 618 Montgomery
Jones, Mundy & Co. 123 California
Korbel, F. & Bros. 723 Bryant
Kuhls-Schwarke & Co. 129 Sutter
Lachman & Jacobl. Second & Bryant
Levy, Simon & Co. 311 Battery
Livingston & Co. 206 Davis
Lubben, John. California and Sansome
Lyons, E. G. & Rasse Co., The. 549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk. 216 Sacramento
Martinoni, E. 714 Front
McDonald &

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

GET INTO LINE FOR THE GOOD OF YOUR CITY.

A San Francisco exhibit, in a San Francisco building, at the St. Louis Exposition, is one of the best suggestions ever made for materially benefitting the city. It is the sort of thing that would appeal with particular force to the Denver man, the Seattle man, the Los Angeles man, to the citizen of any municipality whose people are really awake and where there is a pound of energy in their public spirit. If it does not arouse the San Franciscan to effective action there is something the matter with him.

At the present time this city occupies the center of the stage. How is it going to perform? Is it going to show the world that it is equipped, prepared, ready to seize its opportunities and make something of them, or that through niggard support, or non-support, of intelligently directed public movements, it is going to leave success and prosperity to its rivals?

Destiny is what we make it. When we fail to support properly such plans as the Committee of Fifty has arranged for displaying San Francisco's achievements and possibilities at the World's Exposition, we are not making it anything very brilliant or creditable. If we take only the prosperity that circumstances thrust upon us, we shall merit little, and get it.

The San Francisco exhibit needs and deserves better support than it has been receiving since the first enthusiasm was aroused at the Merchants' Association's annual dinner. Everybody who has any stake in this city in a business way should be glad of a chance to help the movement along. We have no fear that it will fail, but the enterprise needs your money now. There is a time limit on affairs of this kind. The Exposition is soon to open, and it will do no good to provide for a display after it is closed. Los Angeles is raising \$10,000 for its special exhibit. If San Francisco people cannot provide 25 per cent more, and do it on time, their city does not deserve to be known as the metropolis of the Pacific slope, for it will have failed utterly to evince a metropolitan spirit.

If you feel it is your duty to make donations to charity, you should also understand that you cannot discharge that duty by giving to persons you do not know and who bring you no credentials, for you can never be sure the gift reaches those you intend to benefit.

SHORT SIGHTED OPPOSITION TO THE HOSPITAL.

There is a consensus of opinion among the men and women who ought to know—the physicians—that a mistake has been made in choosing a site for the new City and County Hospital. Their reasons for wishing the location of the present hospital used for the new one have been given in the REVIEW. Strange to say, certain residents of the Mission do not look favorably upon the proposal to reconsider, and are ready to oppose any movement looking toward the transformation of the present squalid wooden structures in their neighborhood into an imposing and stately modern building.

This position appears to us illogical and shortsighted. A modern hospital is a local improvement, and under the conditions prevailing in San Francisco, the Mission could afford to subscribe a bonus to have the institution in that neighborhood.

It is not merely that in the larger cities, hospitals now occupy sites in the choicest residence districts. Dr. T. W. Huntington, professor of clinical and operative surgery in the University of California, said recently, in an address before the Directors of the Merchants' Association: "St. Thomas's, in London, is under the eaves of the House of Commons. The Massachusetts General Hospital is in the heart of Boston's West End quarter. St. Luke's, in New York, occupies one of the most fashionable of the new residence districts. Nobody thinks of objecting to them or of hesitating on their account to buy the neighboring property."

There is more in the question, locally, than that. The physicians wish the Mission site used because, among other reasons, the climate is the "best on the peninsula." What wide-awake real estate boomer could resist such a testimonial to climatic superiority? The best on the peninsula! And there would stand, to convince the skeptical, a great and costly public building, to which the denizens of that neighborhood might "point with pride" as a proof of what the medical fraternity of the city thought of their locality; an advertisement costing a million dollars, bestowed by the city for nothing. It is enough to make inhabitants of less favored sections green with envy.

We venture to assert that not a building lot in the Mission would decline fifty cents in real value if the old hospital buildings were torn down and the new put in their place. A modern hospital is not a lazar house, gathering in disease, disseminating infection. It is cleaner, more sanitary, safer, than the average private dwelling. Outbreaks of contagious diseases do not begin in modern hospitals—they have their origins in neighborhoods that are without those institutions. Nor are hospitals dismal, gloomy asylums, repellent to the eye and depressing to the spirit. The modern hospital is constructed and conducted on a different plan. It is a place of cheerfulness and light, of cleanliness and beauty, standing, whenever possible, in spacious grounds, adorned at an expenditure of money and skill usually beyond the purse of the private individual, and hence apt to be, in appearance, the most attractive place in its locality. There is a hospital on Telegraph avenue, in Oakland, standing in a green lawn, amid palms and flowers. It has not injured property values. There is another in a suburb of the same city, where it looks like a mansion in a park, and has helped real estate instead of hurting it.

The inhabitants of the Mission ought to unite their energies in an effort to secure the new City and County Hospital for their section. If they can get it, it will do them more material good than anything else the municipality could do for them.

EASTERN GOODS IN CALIFORNIA HOMES.

How the Women of the State, by Influencing
the Demand, Can Help Develop
its Industries.

The article below is part of a paper read before the Century Club of this city by a member of the club's "Committee on Practical Questions." It has been reprinted by the Manufacturers' and Producers' Association, and is worthy the attention of every Californian:

What home products have we, how do they compare in merit and prices with others, and in what ways can women influence their increased use?

Let us first go to our pantries and storerooms

BETTER GOODS MADE HERE.

We shall find by the labels on cans, bottles and other packages that the thoughtfulness of our grocer, who knows so much better than we ourselves do what we require, who always has something better or "just as good," has supplied us with tomato catsup and many kinds of pickles and sauces from Pennsylvania and from other States, although all are made here and are fully as good and as low in price; he has sent us codfish brought 3,000 miles from Massachusetts, although the codfish caught by our fishing companies in Behring Sea and packed in San Francisco is identical with the Atlantic cod in kind and quality and is equally well packed. We shall also find biscuits, wafers and like articles, candies, matches, cereal breakfast foods, chocolate and cocoa, flavoring extracts, soap, baked beans in tin and many tinned delicacies, including concentrated and liquid soups, made elsewhere, although all these are made here of satisfactory quality and prices; occasionally even raisins from Spain and imported prunes and figs are sold here, although we export great quantities of our raisins and prunes to foreign countries and our figs to Eastern States.

Surely no one can wish for anything better than those grown here; sometimes we may find Eastern-made jams, jellies and preserves in tin or glass, the amount of real fruit contained in such packages sometimes being questionable, and notwithstanding that no State or country can furnish fruit products equal to ours; baking powders from the East, most of which are adulterated, although there are several brands made here of no higher prices and composed solely of pure cream of tartar and soda. Cream of tartar, which is obtained from argol, a product of the grape, is naturally an important production of the State.

PROCESSES ARE CLEANLY.

It is to be said, however, that we have gained knowledge of the good qualities and the comparatively low cost of the wines of California. Of almost all classes of wines few of us would ask for any but those produced here. Many articles of food not mentioned here might be referred to, and if we learn something of the manner of handling and of the processes of manufacture of food products followed here and elsewhere we will find the requirements of cleanliness and wholesomeness are nowhere better observed than by the manufacturers of California, who employ the most scientific processes and appliances known to the world, largely mechanical rather than manual. It is certainly safe to say that our figs, raisins, prunes and other articles of food are free from many objectionable conditions associated with such articles from Oriental and from some other countries.

The articles above named are mentioned only to give some illustration of the wide range of the products of the State required in and about homes.

It is plain to us, then, that the growth in this State of many important industries supplying articles of household use is more directly dependent upon the thoughtfulness and public spirit of the women of California than upon others.

Our determined inquiry for home products, our purchase of them and our request of dealers to supply them to others as well as to ourselves will have a far-reaching influence upon this question and will quickly produce results of a most practical character which will be seen in the increased prosperity of many industries of the State.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 9.

SAN FRANCISCO, CAL., MAY, 1904.

No. 93.

The Great
La Grange
Dam,
in the Sierra foothills,
Head of the
Turlock
and
Modesto
Irrigation
Systems.



Promotion Committee Photo, by E. R. Wales.

"THE NIAGARA OF THE PACIFIC SLOPE"

127 feet high,
327 feet wide,
83 feet thick
at bottom,
11 feet thick
at top.
Contains 39,652
Cubic Yards
of Concrete,
and Cost
\$543,164.00.

THE AWAKENING OF CENTRAL CALIFORNIA.

Completion of the First Successful Ditch Systems under the Wright Law is Celebrated
by a Public Jubilee in the Great Valley of
the San Joaquin.

Era of Irrigation Promises More than that of Gold or Wheat.

By FRANK MORTON TODD.

Modesto, the little town of about 3,300 people—that swells perceptibly when you concede it 3,500—Modesto, way down on the Tuolumne, Modesto that used to be as hot and tired and sleepy as a July afternoon, where nothing ever seemed to happen and nobody ever seemed to be doing any good; Modesto has been celebrating an event of more importance to the State than any other development in California's industrial history.

Grit, tenacity, enterprise and public spirit have won. The water is running in the big ditch, and through the "laterals," and into the little ditches, and among the "checks," and down the tiny furrows, and everywhere through young orchards and vineyards and alfalfa fields:

little, glistening threads of it, cooling the parched ground and percolating the thirsty sands, and promising productiveness and wealth to over 400 square miles in the Turlock and Modesto districts.

Everywhere it goes it is working an economic and social revolution. It is putting an end to the uncertainties of rainfall farming. It is raising agriculture into horticulture. It is threatening almost to abolish wheat growing. It is dividing up the big bonanza ranches as surely as it dissolves the clods.

Where one speculative wheat grower and a few half-hobo laborers exhausted the soil to enrich or ruin one man, as the chances of the weather might decree, it is enabling each of a

thousand families to live in comfort, and gradually, surely win a competence.

There is no gamble about it. The land will flow with milk and honey, the mortgages will be paid, the population will be dense on those once dusty plains, and the people will all be prosperous and happy.

A PEOPLE'S JUBILEE.

For three days last month down in Modesto brass bands blared, soldier boys paraded, cannon crackers popped, bunting tossed in the breeze, automobiles whizzed around corners, pretty girls thronged the streets in their ice cream clothes, peanut butchers did a land office business, and the new farmers flocked into town in their best gigs and surreys, and shook the

visitors from San Francisco by the hand with big, confident cordiality. It was expressive of more than hope—it was confidence, surety. Modesto has been resurrected.

There are three banks and two daily papers in Modesto, all flourishing. In the last fifteen months the town has spent \$200,000 for public improvements. Property on the main street has more than doubled in value, and out in the irrigation districts it has trebled and quadrupled.

Not by the most dexterous manipulation could you have sold that land three years ago for its assessed valuation. Today it is way up, and going higher: from nine, ten and fifteen dollars an acre, anything a stranger would give, it has risen to \$60 and \$70. And there is lots of it. The value has been put into it, and the people are coming to buy.

So Modesto celebrated; and hundreds of visitors came from all over the State to help. Governor Pardee was there. So was President Wheeler, of the University of California, and H. Morse Stephens, professor of history at the same institution. He was seeing history made. Also came the men that helped make the history: C. C. Wright, author of the irrigation law; Judge J. A. Waymire, who bore the brunt of battle and sunk a fortune in the Turlock district to make the great work a reality; W. S. Green, of the Colusa Sun, who has fought tooth and claw for irrigation in his end of the valley for long years, and swears Colusa county shall



Promotion Committee Photo, by E. R. Wales.

SAN FRANCISCO EXCURSIONISTS TO MODESTO.

ger, of Steiger & Kerr; Maurice Block, of the Anglo-American Crockery Co.; Capt. White, of Murphy, Grant & Co.; R. L. Topf, David Sachs, of Sachs Bros.; M. Alexander, L. W. White, of the Portland branch of Sanborn, Vail & Co.; C. M. Wooster, H. M. Bush, G. F. O. Folte, and many others. President Symmes found himself unable to go at the last minute, but sent a representative.

"Think what this means to us," said George

sulliced to build dams and ditch systems in every county.

FIGHTING OFF GOOD FORTUNE.

Bonanza wheat farmers, who were growing so poor they couldn't afford to subscribe \$10 to any deserving enterprise, organized themselves into "defense associations" and spent thousands to keep the community from making them rich. They fought the Wright law and its necessary added taxation right up to the Supreme Court, where they took their final drubbing in a celebrated legal battle, in which Joseph H. Choate represented one side and ex-President Harrison the other.

They had grit, too; misguided Northern California obstinacy. But they know when they are beaten, and they have learned their lesson. We shall name no names. One of the best things about the whole business is that these men have come in. They have mounted the highest seats in the band wagon. In the overture of Plenty they play the deep, strong oompah-oompah notes on the largest, finest horns.

There will be no more dissension of that kind in the Turlock and Modesto region, and much less of it elsewhere in the State henceforth. Judge Waymire and the people of these districts have cleared up the legal difficulties for the whole of California, and all that is needed is for the rest of the State, where conditions make it practicable, to go ahead.

A glimpse of the vision that led Waymire to sacrifice a fortune to California he showed us when he said:

"This State, properly watered, will support forty million people. It is richer than Italy."

A COUNTRY MADE TO ORDER.

This mighty object lesson has been set in a favored region. The land is among the best in California—broad, level leagues, the great "river-swamp" of the San Joaquin, where the oxidized and pulverized rocks of the Sierra Nevada have been depositing for ages and forming the floor of the State, that stretches across California from wall to wall in a loose, friable soil, so deep nobody knows where hardpan is. E. P. Truitt, editor of the Norwalk, Los Angeles County, *Call*, drove around the first day of the jubilee. "I have seen," he told us, "more even, level land in two hours than you could ever find in a day's journey in our part of the country."

And yet they couldn't do anything with it. They used to grow wheat on it, until the grain sucked it so empty of plant food that some parts of it wouldn't support a stand of weeds. Then they didn't know what to do unless they could



Promotion Committee Photo, by E. R. Wales.

COUNTRY WATERED BY THE TUCUMNE.

have water yet. And there were Gen. Chipman, of the State Board of Trade, and Dr. Washington Dodge, of San Francisco, and Col. John P. Irish and Elwood Mead, the great irrigation expert, and Charles H. Spear, of the harbor commission.

CONGRATULATIONS FROM THE GUESTS.

All of them made addresses, and told the people what a great event it was, and how happy and prosperous they were going to be, and how completely they deserved it for their pluck and pertinacity, and gave them much good advice. And Modesto smiled and looked its best and said: "That's so. We confess it. You can't spread it on too thick."

From the 22d of April to the 25th the town kept open house, and nothing was too good for the guests. Two large excursions went from San Francisco, one conducted by the State Board of Trade, under Secretary L. M. Fletcher, and the other by the California Promotion Committee, under direction of Rufus P. Jennings and Hamilton Wright. In addition to its part in the Promotion Committee's activity, the Merchants' Association evinced a direct interest, and was well represented. Directors Vail and Cole and ex-Director Marshall Hale went along, and among the members were Charles D. Stei-

McCabe, secretary of the Modesto Board of Trade. We were sitting in the big, hospitable reception tent, piled high with luscious oranges from Knight's Ferry, for everybody to eat. "We've been waiting for that water for seventeen years. We knew the people would come when the water was turned in, and tomorrow when you go out through the districts you'll see the country dotted with their new farmhouses. Land that was literally worth nothing, because it was worked out under wheat, has gone to all sorts of prices, and is going higher, and the community is going to thrive, is thriving now, as only a few enthusiasts ever dreamed it would."

"That's right," added a Modesto merchant. "I came here in 1892 expecting this would be a second Fresno. Then the litigation began again, the work stopped, and the place went nearly dead. We've been waiting for this revival ever since, and you bet we're glad it's here."

The people of the Modesto and Turlock districts rejoice as victors. They have had a long, hard fight, and they have triumphed.

Let no one seek to disparage Northern California grit and tenacity now. More money has been raised in the San Joaquin Valley to fight irrigation and the Wright law than would have

get water to grow the alfalfa and other nitrogenous crops that would replenish the impoverished soil.

That predicament was the cul de sac of bonanza wheat ranching. They had no ranches as large as some of the Glenn and Colusa county monstrosities, but there were a few from ten to thirty thousand acres in extent—quite roomy building lots.

Well, they fought seventeen years for water. Sometimes they were enjoined from levying the irrigation tax. Sometimes the "defenders" would capture the board of directors of the irrigation district and nothing would be done. (Warrants for the salaries of these do-nothings still form part of the floating debt of Modesto district.) Sometimes the knockers used a long-handled hammer: told intending bond buyers in Europe that the law was unconstitutional and the debt invalid. But led by such men as Judge Waymire, C. C. Wright, President Henry, of the First National Bank of Modesto, and F. A. Cressey, of the Modesto Board of Trade, they made arrangements for refunding their debt at a little less interest, got the bondholders to advance some much-needed cash capital, and completed the work. There is grit in Modesto; plenty of it.

Once they ran out of cement. The knockers had hammered down the bonds to twenty cents on the dollar and the law prohibited their sale by the district for less than ninety. They needed \$20,000, and they needed it quick. In that crisis men were found in Stanislaus County who were willing to pay the district ninety for paper they could find kicking around Pine street by the barrel at twenty. They were: J. D. Bentley, Joseph Davis, A. C. Lander, A. Hewel, A. Meyer, W. T. Coffey, P. F. Morton, J. W. Remington, B. Schmidt, F. A. Cressey, J. W. Davidson, E. P. Beard, C. C. Wright, Isaac Ripperdan, A. W. Root, C. R. Tillson, J. F. Kerr, Garrison Turner, Henry Voigt, N. E. Leek, Wood & Turner, William Shoemaker, and D. & D. G. Plato. There was public spirit for you. Let us hope the bonds they bought will go to 500.

The large land holdings must go. They go with the annual drought, with the recurring years of plenty and years of famine, with the parched plains where the wagon sank half way to the hubs in the desiccated sands and the sparse wheat went to seed in sheer disgust, with the hobo labor that was unattached to the soil by any tie and cost eight times its value, with the helpless rancher that raised nothing but grain, and had to buy every pound of butter, every egg and every slice of bacon on his table.

A MAGICAL CHANGE.

The country is transformed. The land is too valuable for wheat. No bonanza rancher can afford to pay the taxes on it now, when he can sell it to men who can get ten or twelve times the wheat value from it. Under the law the water belongs to the land, "so that they can never be divorced," as Mr. C. C. Wright said, and if you don't want the water you must pay for it anyhow. So Ora McHenry told us:

"My taxes on 20,000 acres grew to \$10,000 a year. That is \$100,000 in ten years, and how could I make the money any easier than by selling it off? There is no use trying to hold the big ranches any longer. Nobody can afford it."

Get water on them and they break up. But they break up into farms of twenty to forty acres. It costs nothing for the water right, and very little for the interest on the bonds on a holding of that size: fifty cents to a dollar an acre is about the assessed annual tax, and in twenty years, when the debt begins to mature,

it will be paid in small, progressive installments by a numerous and wealthy people.

The very nomenclature has changed with the changing conditions. A few years ago a Californian would scorn to use the word "farm." Under the delusion that wheat growing on the bonanza plan represented the pinnacle of wisdom, he spoke proudly of a "ranch," and meant a countryside. Now he is learning the other word. It is a good symptom.

Yes, those Modesto people have had grit. And let no one seek to disparage the quality of Northern California enterprise. When it was proposed to celebrate, this spring, little Modesto raised \$4,000 in two days and \$1,500 more without trying. Can you beat it, Mr. San Franciscan? To do it you will have to produce \$40,000 in two days, for that's the fair proportion to the population.

SETTLERS FROM THE SOUTH.

And there is a man down there that for commercial daring can give them all pointers, and has taught Los Angeles a few things. Two years ago A. B. Shoemaker started in the real estate business with 1,000 acres of land—quite a comfortable beginning, you might think if you didn't own it. He had the land, but there was nobody to buy it. Immigrants were pouring into the State by the thousand and Los Angeles was getting them all. They never looked at little old Modesto.

Some Napoleon told one of his generals: "If you need ammunition, take it from the enemy." Shoemaker is a stocky young man with a jaw like a brick. He did it. He reached right down into the City of Los Angeles, opened a branch office on South Broadway, under the nose of the Chamber of Commerce, and began selling Stanislaus county land to the people whom the southern boomers had spent their good advertising to lure from the East.

"We sell them out down there and put them in up here," said Shoemaker. "We have spent all kinds of money to make newcomers in Los Angeles think about this part of the state. We have preached 'Shoemaker and Forty Acres' until they can't think of one without remembering the other. And when we get them interested we never let go of them. Our Los Angeles man fastens to them and comes right up with

them on the train. Once located they don't go back."

GETTING OUR SHARE.

In the last thirteen months the A. B. Shoemaker Co. has brought 239 people up from the southland and located 59 families near Modesto. That comes pretty near subtracting the eggs from a setting hen.

Other real estate men are doing the same thing on a smaller scale, and though none of the rest has gone quite so far as to make Los Angeles the site of a branch of a Modesto real estate office, they send agents after those eggs, and the result of their combined efforts has been to get some share of the California immigration for the great country north of Tehachapi.

There are many flourishing colonies in these two districts that draw their water from the great La Grange dam, 32 miles away. One is the colony of 1,100 Swedes at Hilmar, in the Turlock district, that has grown up within the last year and a half. Another is the thriving little Ceres colony, with a big creamery and some 500 acres in Calimyrna figs.

PROSPERITY THAT IS VISIBLE.

The visitors were asked to traverse the region by train, from Ripon, on the north, to Turlock, on the south. Spielers went along to supply data. They told us there were 82,000 acres in the Modesto district; that the dam cost \$550,000, paid by the two districts jointly; that the flow of the Tuolumne at La Grange is from 5,000 to 10,000 cubic feet of water per second; that the Turlock appropriation is 1,500 cubic feet a day, or 75,000 miner's inches, enough to irrigate 375,000 acres, and that Modesto had appropriated about half as much. That the Modesto district has a main canal 45 miles long, and 57 feet across on the bottom, which will supply 90 miles of laterals from 18 to 40 feet wide; that the Turlock district has 22 miles of main canal, 71 feet wide on the bottom, designed to carry eight feet of water, with 30 miles of main laterals 40 feet wide on the bottom, feeding 80 miles of sub-laterals—all very impressive if you have a superstitious reverence for statistics.

What was of far greater impressiveness was the optical proof from the car window. Yearling vineyards, starting into the fresh tender green of their baby leaves; small, neat farm-houses; the long furrows through the mellow



Promotion Committee Photo, by E. R. Wales.

ANOTHER VIEW OF THE LA GRANGE DAM, SHOWING TUNNEL AND SPILLWAY ON THE TURLOCK SIDE.

soil, where you couldn't find a stone to throw at a blackbird ("I'd like to plow that barefoot," said Col. Irish), the water sparkling through it everywhere, and all the other evidence of the beginnings of the thrift and order and prosperity that go with intensive cultivation.

Over in the Turlock district was the living proof of the promise in fulfillment. Turlock is two years ahead of the Modesto region, and looks three. It shows what the sister section will become. It was Turlock that had Judge Waymire to fight the "antis," and to take up the defaulted contracts and complete the works on that side the river, while Modesto was still struggling with injunctions and lack of money. They call Waymire the savior of his country down there, and when he dies George Washington will have to move along on the pedestal a little.

A THRIVING SETTLEMENT.

We got out at the town of Ceres, where they grow the Calimyrna figs, or will when the plantations are a year or so older. Here was a creamery, a general store, some fresh, new dwellings, clustered into a neat hamlet, shade trees on the main street, a land office and a large sign reading: No liquor, no saloons, no drunkards, no jails.

The lots are sold by Mr. C. N. Whitmore, with the stipulation that they shall never be used for saloon purposes. Probably the stipulation will not hold forever, but for the present, at any rate, Ceres is clean and innocent, and will remain so as long as public sentiment demands it.

They took us in carriages and drove us through the land. It was a lovely panorama of the bounty of nature and the happiness of man, when he goes at things properly. The advancement is evident on all sides. Improvements are well along. They have fences, outhouses, poultry yards started, little droves of pigs, land checked up for flooding. The farmhouses are almost within shouting distance. Here and there, where the burnt wheat used to rustle its desiccated spears over the parched ground, sleek herds of Durhams and Holsteins are standing knee deep in the succulent alfalfa.

Orchards of figs, olives, oranges, almonds, peaches, lemons, limes and apricots, are getting ready to come into bearing, and the bees will soon go booming through the leafy alleys.

THE SNOW IS THEIR RESERVOIR.

And what a setting! Far away to the east are the purple mountains, still bearing on their stately heads the snows whose melting through the dry season will keep the ditches filled with water and load the boughs with fruit. Northward runs the green belt of timber that marks the Tuolumne. The plain is enameled with wild flowers—not dotted with them, but matted and blanketed and smothered under them—poppies, lupins, bluebells, tiny irises, wild pinks; tufted spikes and thick-set panicles of blue and red and gold and violet everywhere on the new land. The people have to fight them. We saw them plowing this glowing gold and purple into the yielding loam, and the plow horses waded in lakes of color that would drive a Russian painter to distraction.

The Modesto and Turlock irrigation districts are only 115 miles from San Francisco. They are tributary to the metropolis in the best sense of the word, the sense that implies reciprocal benefits. Many of those long litigated bonds are held in San Francisco. When the Modesto work, half finished, languished for lack of

funds, it was a San Francisco banker, Daniel Meyer, who carried through the refunding compromise in 1901, and induced the bondholders to advance some \$213,000 to complete the undertaking. The Modesto Board of Trade sends out literature to possible settlers, which reads: "Close proximity to San Francisco insures easy access to a good and permanent market."

THE LAND OF OPPORTUNITY.

Twenty-two thousand acres in the Turlock district are actually settled and under irrigation today, and in the Modesto 8,000 are already being checked for alfalfa. Surely, it is a land of promise such as no part of California, even,

has been before. Perhaps Col. Irish, in his address at the court house that Saturday afternoon, best expressed the feeling of some of the old Californians who will view with wondering eyes this new agricultural departure. He said:

"When I think of the future of this great valley under irrigation I have but one regret. I regret that I am no longer a young man. I am sorry that on my head has fallen the frost that never melts. For what is there that youth could not accomplish here?"

And youth is served. All through the jubilee there were long-headed young men in the real-estate offices of Modesto, buying farms.



Promotion Committee Photo, by E. R. Wales.

A "DROP" ON A MAIN CANAL—PUT IN TO RETARD THE CURRENT.

ADVERTISING SAN FRANCISCO ABROAD.

City's Building and Display will be a Success, But More Donations are Needed for this Important Work.

If all San Francisco will stand together and do its share, there is no fear of failure in the effort to make a creditable display for this city at St. Louis. Recent contributions have been numerous and large enough to promise success, if others continue at the present rate.

Much of the difficulty of collecting has arisen from the fact that advertising at a distance is new to San Francisco. The city has always been hospitable and has provided well for conventions, but has been inclined to leave long-range advertising to Los Angeles. Now an advertisement has been prepared in the shape of the San Francisco building at the World's Fair and the displays to be made in it that will eclipse anything else ever designed for such a purpose, and it has been given the "largest circulation" by being located where the whole world will see it—right at the entrance to the Fair grounds.

Secretary King has successfully adjusted all the complications that arose in regard to construction. He went to St. Louis, let a new contract and started a damage suit against the contractor that had thrown up the undertaking after giving a bond to perform it. All is going well at that end, and the San Francisco display is going to be a credit and a material benefit to this city.

Some of the larger subscriptions already made to this purpose follow:

Brewers' Protective Association.....	\$1,500
Southern Pacific Company.....	1,000
Merchants' Association	1,000
S. F. Board of Trade	1,000
Claus Spreckels	1,000
The Bank of California	500
First National Bank	250
Wells-Fargo Bank	250
Crocker-Woolworth National Bank	250

James D. Phelan	250
San Francisco Savings Union	200
Hibernia Savings and Loan Society	200
Pacific Hardware and Steel Company	200
Thomas Magee & Sons	150
Hale Bros., Inc.....	150
M. H. De Young	100
E. B. Pond.....	100
George K. Fitch	100
R. R. Thompson	100
Lyon & Hoag	100
London, Liverpool and Globe Insurance Co.	100
Sherman & Clay	100
Daniel Meyer	100
German Savings and Loan Society.....	100
Mercantile Trust Company	100
American National Bank	100
Donohoe-Kelly Banking Company	100
Anglo-California Bank	100
Planing Mill Owners' Association	100
Levi, Strauss & Co.....	100
Pacific Coast Borax Company.....	100
Shreve & Co.....	150
Miller & Lux	100
Murphy, Grant & Co.....	100
Colonel A. Andrews	100
Pacific Pine Company	100
Alameda Sugar Company	100
Tillmann & Bendel	100
The Viavi Company	200

The contributions now aggregate \$35,000. The committee must have at least \$40,000, and \$50,000 would more than repay the city for the outlay in this instance. The effect of this work will be to advertise San Francisco strongly all over the world. Every property owner should take a pride in contributing.

NEW COLLECTOR SUCCEEDS MR. SCHOLZ.

The Merchants' Association's membership dues will henceforth be collected by Mr. George F. Fossey; the Association's former collector, Mr. Paul Scholz, having resigned. The many friends of Mr. Scholz will be glad to hear that he has gone into business with the California Baking Company on very advantageous terms.

THREE HUNDRED CALIFORNIANS RATIFY THE WORK OF PROMOTION.

Committee's First Banquet at the Palace Hotel is Attended by Men of Influence from Every Section, Who Unite in a Common, Unselfish Loyalty to their State.

If that celebrated student of empires, James Bryce, could have attended the California Promotion Committee's State banquet at the Palace, on April 30, he would have found fresh support for his assertion that of all sections of the Union, California is pre-eminently fitted to be a self-sustaining commonwealth. There was an impressive representation of every part of the State. Over 300 men, whose habitats are scattered from Humboldt to Yuma, sat at the board. The wit and the wine and the hospitality were typically Californian, while a new spirit of union and concerted action for the common good manifested itself in the words of all the speakers and the applause of all the guests.

Even the menu was a lesson in the geographical sweep of the State, and the diversity of its resources. The oysters of Del Norte scraped acquaintance with the green turtle of San Diego. Oroville olives hobnobbed with San Francisco radishes and Sacramento almonds. The striped bass from Monterey Bay came in with the potato from Salinas. The incubators of Petaluma and the lofts of Los Angeles sent chickens and squabs; and so through the list. The most delicate vintages that ripen in the sunshine, with mineral waters for the most fastidious palate, were served, and all from one State.

I. LUSTRIOUS CALIFORNIANS.

Among the guests were men whose work has spread California's fame abroad; such men as Edgar Peixotto, the artist; Bernard Moses, famous as a publicist, and as one of this country's first great colonial administrators; and Luther Burbank, demonstrator of new scientific truths, and creator of new forms of organic life. It was a gathering that represented all that was best and strongest in California culture and character, and the occasion was one for a renewal of pride in the State and devotion to it.

The keynote of the meeting was clearly struck by Andrea Sbarboro, who acted as chairman. When he said, "Let us work together and let our motto be that which has kept united for over 500 years the little republic of Switzerland—'one for all and all for one,'" the great hall rang with deep-lunged California cheers.

Mr. Sbarboro led off with a glowing description of the State, supplemented by a translation from the work of an Italian observer who had been spying out the land and found it good, his Excellency, Signor Des Planches, Ambassador from Italy. He then said:

THE EMPIRE STATE TO BE.

The time will unquestionably soon come when California will contain more people than any other State in the Union. To expedite this event, our Promotion Committee, which, by the way, was primarily organized by that excellent gentleman, General Green, of Colusa, is daily disseminating correct information to all parts of the world, showing the great advantages offered by California, both to the rich and to the poor. In order to obtain the best results from our work we require the co-operation of the public-spirited citizens and the people of every part of California.

Governor Pardee followed. He said:

There is in all the history of the world no more curious verification of an apparent fable than that of El Dorado and his kingdom—California. (Ap-

plause.) King Solomon's fabled mines fade into insignificance compared to the realized wealth of the discovered California—El Dorado's realm. Her fame, undying while the world shall stand, rested primarily upon the untold golden millions she so freely gave to all the world from out the secret storehouses of her magic soil. But though she still pours out her annual millions of the yellow gold in quantities enough to make her, were that her only product, still El Dorado's kingdom, her other wealth has paled to comparative insignificance the source of her first name and fame.

A NEWER EL DORADO.

No longer do the subjects of our El Dorado rely entirely for their support or wealth upon the gold that formerly was our only contribution to the wealth of nations. For while the patient miner wrests from the reluctant hills the wealth that through him enriches all, our fertile acres fattened by the genial California sun, return us other millions and have made us famous in another way.

The applause was an ovation for the State's Chief Executive. The Governor was followed by A. J. Pillsbury of the San Joaquin Valley Commercial Association, whose theme was irrigation. He said in part:

California must extend its irrigated area indefinitely or soon become agriculturally a finished commonwealth. Agricultural progress is made in this State only as an additional acreage of arable land is brought under a certain sufficient and definitely legalized supply of water for irrigation purposes.

It takes 400 tons of water holding in solution the earthly elements of plant food to be sucked from the ground by the rootlets, pumped up through the stems and exuded through the myriad valves of the leaves to produce a single ton of cured alfalfa hay.

WATER, THE STATE'S NEW WEALTH.

I know of no case where water has been used to save work, that it has not been followed by disaster. I know of no case where work has been done to save water that it has not been followed by the most benign results.

Mr. Henry Weinstock of Sacramento and San Francisco followed Mr. Pillsbury, in one of the most serious, thoughtful and valuable addresses of the evening. He spoke upon "The Relation of the State to the City's Prosperity," and some of the good things he said follow:

Destroy every city in the land and the tillers of the soil would still live on in more or less comfort and decency. Wipe out the farm and the orchard, the mine and the forest, the hamlet and the village, and what becomes of your great city?

What then is the duty of the city to itself and to the State? Must not its preservation and its progress depend upon the growth and the development of the resources upon which the city relies for support?

FARMS MUST BE POPULATED.

It has been pointed out that from the standpoint of population our city is topheavy; that it is growing faster than our rural population. This would be well enough if the interior depended for support upon the city, but while the reverse is true, and the city must largely depend upon the rural districts for its prosperity and growth, it is of supreme importance that we who live in the city use our best endeavors to aid in populating the broad acres of our great State awaiting cultivation and development.

California is destined to become to this country what France is to Europe, the producer of luxuries. This is likely to make her the wealthiest among American commonwealths. Great wealth will give her people ample leisure, and leisure will enable them to acquire the higher culture. This in time must make our State a great educational center.

Let you and the rest of us therefore strive to do our fullest share in promoting the welfare of the State by aiding this and similar organizations in bringing forth the boundless wealth within her borders that as yet lies untouched, so that in the coming years our beloved California may stand out as the gem among the states of this republic, the realization of the idealist's dream of a model commonwealth.

THE MAN WHO DOES THE WORK.

Mr. Sbarboro then introduced Mr. Rufus P. Jennings, the committee's executive officer, as the man largely responsible for the success of its work. Mr. Jennings made an able and forceful statement of the problem of California progress, and told what the committee had done to help solve it. He was listened to with the profound attention that showed his hearers were absorbed in the subject, and not until he was seated did the pent-up enthusiasm of the assemblage burst forth in salvos of applause. Mr. Jennings said:

In the past two years California has been brought more prominently before the world than at any period of its history, with the possible exception of the time when gold was discovered. In the upbuilding of a commonwealth a healthy and friendly rivalry between localities is desirable, but it need not be carried on in a spirit of disparagement. Each part needs the other and Californians to-day are awake to this fact.

There are many public-spirited men in our community, but we need more. If every citizen would devote even a small portion of his time and energy to the general good he would be amply repaid by the increased prosperity of the community and its reflection on himself.

In California progress has been handicapped by individual holdings of big tracts of land. The small farmer is the man we want, and in many localities small tracts from the large holdings are becoming available.

WHAT THE COMMITTEE HAS DONE.

We have worked on business methods. We have endeavored always to supply reliable information and suppress everything of a boom character. Every correspondent is attended to, and a man in the East whose interest is once aroused to the point of asking for information is never lost track of.

During the last twenty months the committee has received over 40,000 letters, has sent out 96,000, and has distributed 800,000 pieces of literature on California. Articles have appeared in publications outside of the State in publications whose aggregate circulation is over 20,000,000. Men have come from Washington and Denver to learn our methods.

Too much emphasis could not be placed upon the value of the co-operation of the railroads. The committee has conducted several excursions lately to different parts of the State which have been productive of great good, and others may be expected.

The demands on the committee are increasing all the time. The plans contemplate still more effective and far-reaching work. To carry them out, still further support is required. The benefit to everyone in the community can scarcely be overestimated, and it is hoped that moral and financial aid commensurate with those benefits will be extended. What one man or one set of men can do is insignificant compared with what we can all do by working together and by a general spirit of co-operation.

The applause that followed was more than an endorsement of the committee's work. It was a ratification, hearty and strong, and a promise of future sympathy and help.

E. E. Leake of Yolo County made a brilliant

exposition of the benefits of organization.

THE PACIFIC OCEAN EXPOSITION.

He was followed by R. B. Hale, director of the Merchants' Association, whose theme was the "Pacific Ocean Exposition in 1913," and who said on that subject:

It is essential for San Francisco to speak early if she desires the honor of celebrating the opening of the Panama canal, that all other enterprising cities may know that the occasion is spoken for.

It is not best for us to take any chances of having some other city pluck the persimmon while we are thinking about the ills we know not of, fearing to attempt because of the unknown possibilities beyond.

We need more men who are ready to say "I will." The world is full of men who know, but fail to act. We want more men of action. That's the stuff prosperity is made of. We must not be in the position of the "wise" man, who thinks too long before he speaks, and, when it is too late, sits down, defeated and alone, to think what might have been and moan "Alas, why did I wait?"

Financially, San Francisco is just as able to support a fair as the city of St. Louis. (Applause.)

In July last year our bank clearings were larger than St. Louis's and our per capita assessed valuation almost double. San Francisco and the immediate vicinity have an estimated population of 600,000 today. Basing our estimate upon the increase during the last four years we shall have in 1913 over 1,000,000 people, which is greater by 300,000 than St. Louis has at the present time.

TWO DOLLARS TO ST. LOUIS'S ONE.

A San Franciscan can jingle two dollars in his pocket to a St. Louisan's one. The city of St. Louis raised \$5,000,000 by floating municipal bonds and \$5,000,000 by private subscription. It may not be necessary for San Francisco to raise as much money as St. Louis. She is pre-eminently located, and with a much smaller outlay can have an exposition so different, so unique, and at the same time on so grand a scale that it will be heralded as a model for generations to come.

From \$2,500,000 to \$5,000,000 would be comparatively easy to finance in San Francisco, providing it is practical to begin early and raise part each year, making it a graduating amount, so that the years deriving the greatest benefit can pay their proportionate share. The State of California could well afford to put up as much more, and the United States Government could not consistently subscribe any less than she did for St. Louis, providing the exposition is held in honor of the Panama canal and as an advertisement therefor.

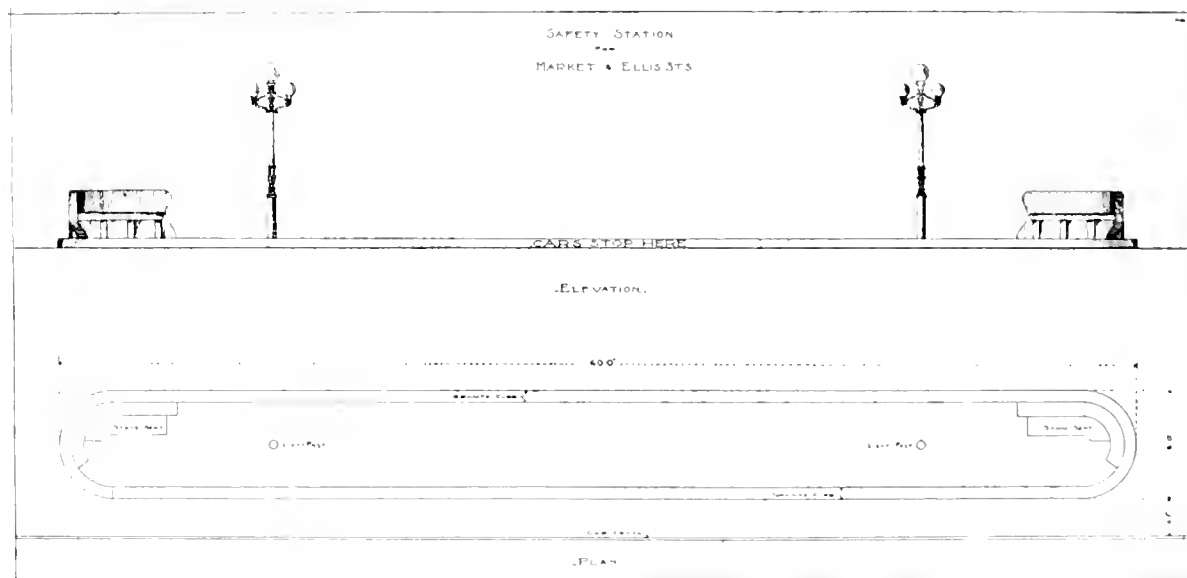
PRESENTATION TO JENNINGS.

After the long sustained applause had subsided, John McNaught arose, and, with touching eloquence, described the pleasures of the last Promotion Committee excursion to Southern California, pleasures made possible by the care, diligence and forethought of the committee's executive officer, Mr. Jennings. He then unveiled a beautiful landscape painting, by William Keith, and presented it to Mr. Jennings, from the excursionists. Mr. Edward P. Antron, assistant executive officer of the committee, was presented with a handsome gold fob. Both gentlemen responded in expressions of sincere appreciation.

Other speakers were Hon. James D. Phelan, who treated of the "Growth of Municipal Art in California," and cited the example of Pericles and Athens to show the conquering power of beauty and its great influence in promoting culture and prosperity; Charles F. Lummis, of the Los Angeles Chamber of Commerce and editor of the magazine *Out West*, who talked of co-operation between North and South; I. B. Mahill, of the California Coast Counties Improvement Association; M. E. Dittmar, editor of *Mineral Wealth*; Fletcher A. Cutler, of the Humboldt County Chamber of Commerce; and Benjamin Ide Wheeler, president of the University of California.

SAFETY STATION AT ELLIS STREET.

Individual Merchants Will Construct One There and the Merchants Association Will Add a Handsome Electrolier.



San Francisco is likely to owe its second Market-street Safety Station to the enterprise and public spirit of the merchants in the vicinity of Ellis, Stockton, Fourth and Market.

These gentlemen have contributed funds to construct at that point an Isle of Safety, sixty feet long, equipped with buffers, seats and curbing, similar to the one put in by the Merchants' Association at Lotta's Fountain, and have secured the consent of the municipal authorities to build it.

In order to make it in every way complete, and an improvement upon its own safety station, the Merchants' Association has offered to furnish the "isle" with a handsome ornamental electrolier. This will bear three electric lamps and will supply sufficient light to prevent all possibility of accident. The lights at Lotta's Fountain made such an addition unnecessary there, but it is required at Ellis and Market, and the Merchants' Association will take the opportunity to encourage such good work on the part of private individuals by seeing that it is supplied.

The total production of cork in Corsica amounts to many millions of pounds. Here, again, the American importer buys in the dearer market, seeking the Corsican product in Spain, Portugal, and France, while it could be furnished to him here on the spot at a much cheaper price.—*Simon Damiani, Consular Agent, Bastia, Corsica.*

The Portland, Or., Chamber of Commerce issues a monthly bulletin containing statistics of trade, a buyers' directory of business houses, a list of places of interest about the city, and a great deal of information valuable to visitors. Recent numbers devote considerable space to the Lewis and Clark Exposition.

It is difficult to name a limit beyond which taxes will not be borne without impatience when they appear to be called for by necessity, and faithfully applied. But the sting of taxation is wastefulness.—*Hallam.*

**Graphic Exhibit of the Agricultural and Industrial Superiority of the Golden State,
With its Two Per Cent of Population, to be Displayed at the St. Louis Fair.**

California represented by Upper Figures and Lines opposite each item.
Remainder of U. S. represented by Lower Figures and Lines

More than half of the bankers who attended the convention at San Francisco during October returned home by way of Los Angeles; why? Because the Chamber of Commerce began posting them a year ago on what they would find by visiting this section, and the Chamber co-operated with the public-spirited citizens and laid themselves out to entertain these bankers. As a result Southern California has a great many earnest advocates in places of importance. —*Frank A. Wiggins, in Pacific Coast Advertising.*

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos. Day Co.	
ANDREW M. DAVIS.....	First Vice-President.
The Emporium.	
FAIRFAX H. WHEELAN.....	Second Vice-President.
Southern Pacific Milling Co.	
C. S. BENEDICT.....	Treasurer.
Benedict & Turner.	
FOSTER P. COLE.....	Sterling Furniture Co.
J. A. EVELETH.....	Eveleth-Nash Co.
M. GREENBAUM.....	Greenebaum, Weil & Michels.
R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Barrel Co.
A. J. MCNICOLL.....	A. J. McNicol Elevator Co.
BYRON MAUZY.....	Byron Mauzy Piano Co.
P. C. ROSSI.....	Italian-Swiss Agric. Colony.
W. M. SEARBY.....	Union Drug Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....	Attorney

STANDING COMMITTEES

PUBLIC AFFAIRS.

R. B. HALE, Chairman.

F. J. KOSTER,	R. H. SWAYNE,
J. A. EVELETH,	A. J. MCNICOLL

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, Chairman.	BYRON MAUZY,
FOSTER P. COLE,	W. M. SEARBY.
A. H. VAIL,	

TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman.	A. J. MCNICOLL,
M. GREENBAUM,	P. C. ROSSI.
C. S. BENEDICT,	

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co. Mills Bldg
Jansen F. Bromley.....508 California
Phillipps, F. G. & Co.....Mills Bldg

ACCOUNTANTS—CERTIFIED PUBLIC
Amrath, J. W.....Crossley Building
Hassell Audit Co.....Mills Building
Herrick, Lester.....Hayward Building
Langdon, W. G.....Oakland, Cal.

ADVERTISING.

Dodge, Al. Co., The.....
.....41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....
.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The.....8th & Brannan

AGENTS.

Bancroft, Paul.....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman.....508 Montgomery
Curtlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Maggs, Herbert B.....36 Flood Bldg
Meyers, Henry H., and Clarence R.
Ward.....532 Market
Mooser, William, and Edw. G. Bolles
.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey.....224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co..
.....3 California

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H.....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 5th and King
Spear, E. S. & Co.....31 Sutter

BAGS, HALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Memphis & Thorp.....116 Erie
Young & Swain Baking Co.....3230 Geary

BANKS AND BANKERS.

American National Bank.....
.....200 Montgomery
Anglo-Californian Bank, Ltd.....
.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust
Co.....Montgomery and California
Canadian Bank of Commerce.....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Crocker-Woolworth National Bank
of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank.....316 Montgomery
German Savings and Loan Society.....
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
.....518 Montgomery
London and San Francisco Bank,
Ltd.....424 California
London, Paris and American Bank,
Ltd.....Sutter and Sansome
Mercantile Trust Company of San
Francisco.....464 California
Mutual Savings Bank of San Fran-
cisco.....710 Market
Nevada National Bank of San Fran-
cisco.....301 Montgomery
Rollins, E. H. & Sons.....336 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank.....524 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San
Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Flnck Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co.....2745 Sixteenth
Frederickburg Bottling Co.....1510 Ellis
Rapp, John & Son.....8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co.....126 Fremont
Helms, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....
.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....131 Howard

BOOK BINDERS.

Kicks-Judd Co.....38 First
Phillips Bros.....805 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch.....
.....319 Sansome
Elder, Paul.....238 Post
Hanak & Hargens.....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The.....723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co.....129 Sansome
Elsenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maler, Chas.....834 Kearny
Nolan Bros. Shoe Co.....312 Market
Philadelphia Shoe Co.....10 Third
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workmen's Boot & Shoe
Co.....42 Second
Williams-Marvin Co.....569 Market
Young, George H.....117 Bush

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co.....
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS'

SUPPLIES.

Bauer-Schweltzer, H. & M. Co.....
.....532 Sacramento
Illinois and Pacific Glass Co.....10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co.....409 Washington
Halse, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Mallard & Schmeidell.....307 Sansome
Page Bros.....302 California
Wanlorek, M.....412 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington.....415 Montgomery
Barth, J. & Co.....489 California
Girvin & Eyre.....426 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hillman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Poltz & Co.....Clunie Bldg
Poltz, Edward & Co.....403 California
Rehfish & Hochstadter.....418 California
Teplitz, Joseph B.....830 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg Co.....3178 17th

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan As-
sociation.....301 California
Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....
.....29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co.....24 Second

BUTCHERS.

Baccus, R. T.....
.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1498 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co.....770 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....
.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2380 Steiner
Fontana, Mark J.....California and Front
Hayward, Alvinza.....532 Market
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Poniatowski, A.....Crocker Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....426 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....
.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Murray, S. C.....632 Howard
Robinson & Gillespie.....407 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co.....529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.
.....329 Guerrero
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
..... Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
..... Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
..... Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
..... 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
..... San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 756 Market
Bamberger, J. & Co. 405 Sacramento
Blaskower, M. & Co. 223 Montgomery
Brandt, Jacob. 415 Battery
Cahen, Sig. 22 Montgomery
Czarnecki, A. 131 Montgomery ave.
Gunset, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judd, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstadter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTORS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferriá & Haas. 320 Sansome

CLOAK AND SUIT HOUSE.

Calileau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Gebhardt, C. & Co. 1114 Market
Golden Gate Cloak and Suit House.
..... 1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 635 Kearny
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Stuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Canley, James. 960 Howard
Cornwall, P. B. 204 Front
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
..... Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 605 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stefford, W. G. & Co. 214 East

CODFISH DEALERS.

Alaska Codfish Co. 17 Davis
Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
..... Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Biagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Cutter & Mosely. 302 California
Dalrymple's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Evelth-Nash Co. 422 Front
Galli, A. Fruit Co. 515 Sansome
Garcia & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barberi. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co. 200 California
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenbims & Co. 118 Davis
Guichard, Robt. F. 607 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hilbert Mercantile Co. 213 Market
Hillens, F. 200 Davis
Hilmer & Bredhoff. 38 California
Hulme & Hart. 659 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 205 Sansome
Ivanovich, J. & Co. 209 Washington
Kittle, H. de W. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Lichtenberg, William. 419 California
Lichtenberg, R. 303 California
Loiza, W. & Co. 202 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
..... 215 Washington
Martens, Read & Co. 303 Front
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Montealegre & Co. 410 Hayward Bldg
Pettigrew, John M. 212 Sansome
Phillips M. & Co. 20 Pine
Portuguese Commission Co. 209 Clay
Roussel & Davidson. 19 California
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss & Gerstle. 310 Sansome
Southern Pacific Milling Co.
..... 224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Van Husen & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfen, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zeatner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort. 35 Main
Strohmeler, W. A. & Co. 1006 Market
Seidl, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Herbert & Vogel.
..... N. E. cor. Broadway and Front
Woerner, David, Cooprage Co.
..... 14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
..... California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
..... East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
..... Broadway and Battery
Pacific Coast Biscuit Company.
..... 601 Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. 108 Pine
Cowen-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternheim, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market
Smith's Cash Store. 27 Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
..... 203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co., Bryant and Second
Western Transfer and Storage Co.
..... 323 Front

DRIED FRUITS.

Griffin & Skelley Co. 132 Market
Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 330 Post
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fanda, C. O. 1500 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
..... S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1123 Market
Redington & Co. 23 Second
Richards & Co. 405 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
Bernstein, Sylvan L. 120 Sutter
City of Paris Dry Goods Co., The.
..... Geary and Stockton
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 501 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Priester, Joseph. 1415 Stockton
Saehs Bros & Co. Sansome & Bush
Samuels Lace House Co., The D.
..... 235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Silverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
..... Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp. 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Electric Co. Crossley Bldg
Hetty Bros. 125 Eddy
Klein Electrical Works, The J. M.
..... 107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission
Marwedel, C. W. 58 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Frank & Parodi Co. 31 Geary
Cleis, Fred. 808 Valencia
Leopold & Ephraim. 35 Post
Slevers & Boland. 25 Post

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co., John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen's. 1015 Market
McCann, Belcher & Allen. 500 Sutter
Milwaukee Furniture Co. 932 Howard
Pattosien Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
..... 324 Parrott Bldg
Yawman & Erbe Mfg. Co.
..... Mission and New Montgomery

FURNITURE MANUFACTURERS.

Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Lites, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
..... 709 Front

GAS FIXTURES.

California Gas Fixture Co. 517 Mission
Day Co., Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First
Van Serkey Gas Engine Co. 219 Main

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 455 Sutter

GENERAL MERCHANDISE.

Heitbroner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Centemeri, P. & Co. 200 Post
Moss, Geo. A. 101 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Rack, F. J. 791 San Jose Ave
Seregini & Bernieri. Flood Bldg

GRAPHOPHONES AND PHONO-GRAPHS.

Columbia Phonograph Co....125 Geary

GROCERS.

Bibo, Newman & Ikenberg....1447 Polk
 Claussen, C.....23d and Capp
 Cluff, Co., William.....201 Market
 Ehrman, M. & Co.....104 Front
 Foge & Mohr.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Heltman, H.....395 Geary
 Hollmann, Henry.....2805 Mission
 Hurley, J. T.....Hayes and Webster
 Irvine Bros.....1302 Polk
 Lennon, John A.....315 Clay
 Lewin-Meyer Co.....34 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Rothschild, John & Co.....115 Sacramento
 Sussman, Wormser & Co.....
S.E. cor. Market and Main
 Tillman & Bendell.....327 Battery
 West, Elliott & Gordon.....31 Sixth
 Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.

Rekart, Phil B. Co.....114 Second
 Clabrough, Golcher & Co.....538 Market
 E. E. Drake.....86 First
 Shreve & Barber.....739 Market
 Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Hs. J. G. & Co.....314 Kearny
 Lloyd-Scofield Iron Works.....159 Fremont
 Marwedel, C. F.....58 First
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Pacific Hardware and Steel Co.....
Mission and Fremont
 Palace Hardware Co.....603 Market
 Philpott & Plummer.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Rulfs, A.....1404 Market
 Smith, Peter A.....614 Fourth
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
 Collins & Co.....1018 Market
 Colman Co.....180 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorfer K. & Son.....8 Kearny
 Treist & Co.....116 Sansome
 Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Stuart
 Meyer, Albert.....2303 Geary
 Morrow, Geo. & Co.....303 California
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermell, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co., The.....214 Pine
 Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc., S. E. cor.
New Montgomery & Mission

HERMETIC CLOSURES.

Landsberger, J. A. Co.....215 Sacramento

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Elsmere, Hotel.....418 Sutter
 Holm & Saxtorph, Baldwin House.....30 Ellis
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....420 Eighth
 Merchants' Ice and Cold Storage
 Co.....Lombard and Sansome
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Belden & Palache.....313 California
 Berthau, Cesar.....423 California
 Butler, Geo. E.....413 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Hayward Bldg
 Fidelity & Casualty Co.....318 California
 Firemen's Fund Insurance Co.....
401 California
 German Ins Co., of Freeport.....337 Pine
 Grant, Geo. F.....218 Sansome
 Gutte & Frank.....303 California
 Harold, Rudolph Jr.....415 California
 Ins. Co of North America.....413 California

Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins.
 Co., The.....422 California
 Manheim, Dibern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....
410 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co. of
Cal., Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....
409 Mutual Savings Bank Bldg
 Potter Edward E.....412 Pine
 Preferred Accident Insurance Co.....
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Sperling, Frank.....307 Parrott Bldg
 Stovel, C. J.....411 California
 Transatlantic Fire Ins. Co.....213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Voss, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson & Painter.....321 Hayward Bldg

IRON WORKS.

California Iron Yard.....640 Second
 Macaulay, H. C. & Co.....155 Bluxome
 Morton & Hedley.....215 Harrison
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Carrau & Green.....220 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguenin, Adolph.....824 Market
 Isaacs, Abe.....343 Kearny
 Juds, Alphonse Co. Mutual Sav Bk Bldg
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Schneidewind, H. J.....822 Valencia
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinschenk.....220 Sutter
 Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattner Co.....20 Post
 Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
 Gagner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market
 Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
 Baier Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....3111 Sixteenth
 White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Duffer & Nelson.....309 Mason
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Kullman, Salz & Co.....582 Mission
 Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
 Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rey.....525 Commercial
 Galloway Lithographing Co.....
410 Sansome
 Mutual Label & Litho Co.....2d & Bryant
 Roesch, Louis Co.....325 Sansome
 Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Christensen, E. C. & Son.....1210 Valencia
 Clemens, C. J.....409 Taylor
 Kelly, Thos. & Sons.....1629 Pine
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....210 Hayward Bldg
 Dodge, E. J. Co.....6 California
 Dolbeer & Carson.....10 California
 Gage, Mills & Co.....330 Market
 Gray's Harbor Commercial Co.....
237 California
 Hammond Lumber Co.....Hayward Bldg
 Hihn, F. A. Co.....Santa Cruz
 Hobbs, Wall & Co., Inc.....
Beale and Bryant
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.....4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devisadero
 Pacific Lumber Co.....Rialto Bldg
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....Mills Building
 Scott & Van Arsdale, L. Co.....
Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....14 Spear
 Slade, S. E. Lumber Co.....6 California
 Tacoma Mill Co.....300 California
 Truckee L. Co. of S. F.....6 California
 Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....
347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply.....
 Co.....322 Howard
 Cal. Hydraulic Engineering and Sup-
 ply Co.....17 Fremont
 California Engineering and Con-
 struction Co.....907 Rialto Bldg
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone.....21 Fremont
 Henshaw, Bulkley & Co.....
Fremont and Mission
 Martin Pipe & Foundry Co.....
33 New Montgomery
 Meese & Gottfried Co.....167 Fremont
 Moore, Chas. C. & Co.....First and Mission
 Pacific Tool and Supply Co.....467 Mission
 Pennington, Geo. W. Sons, Inc.....
313 Folsom
 Ralston Iron Works.....222 Howard
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co.....
26 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 French & Linforth.....308 Market
 Hughton & Merton.....105 Front
 Morgan & Allen Co.....134 Sutter
 Robinson, Geo. H.....226 Bush
 Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co.....510 Washington
 Hoey, John.....716 Mission
 Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Bauml, Fred J.....1608 Market
 Bullock & Jones Co.....106 Sutter
 Cluett, Peabody & Co.....582 Mission
 Elkus Brenner Co.....17 Battery
 Greenebaum, Well & Michels.....
17 Sansome
 Hansen & Elrick.....Market & Third
 Keller, M. J. Co.....1028 Market
 McNamara & Moran.....7 Battery
 Meyerstein Co.....6 Battery
 Morgan Bros.....229 Montgomery
 Rogerson, J. C.....535 Valencia
 Schoenfeld, Adolph.....1334 Market
 The Toggery.....628 Market

MERCHANT TAILORS.

Francis & Co. Alto Bldg, Kearny & Bush
 Growall, W. L. Co. Mut. Sav. Bk. Bldg.
 Marshall, Abe.....12 Kearny
 Lemos, Leon.....1117 Market
 Lyons, Charles.....721 Market
 Pohelm, J. T.....1110 Market
 Reid, John & Son.....78 Geary
 Smith, J.....906 Market

METAL WORKS.

American Can Co.....214 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....
1228 Folsom
 Jersey Farm Co.....851 Howard
 Loewe, Wm. G.....624 Russia
 S. F. Cream Depot.....1929 Mission
 Standard Milk Co.....123 Sixth

MILLINERY.

Hinz & Landt.....543 Market
 Holm & Nathan.....512 Market
 Muller & Raas Co. New Montg. & Mission
 Spencer & Mitau.....1026 Market
 Topfritz, R. L. & Co.....545 Market
 Zohel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Cook's Mineral Water.....19th and Castro
 Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.....
Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....
Mills Bldg.
 Bourn, W. B.....401 California
 Pew, John W.....310 Pine
 Quarre, Geo. Cal. Safe Deposit Bldg.
 Ralston, W. C.....331 Pine

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
 Standard Oil Co.....Rialto Building

OPTICIANS.

Bertelling Optical Co.....16 Kearny
 California Optical Co.....205 Kearny
 Chinn-Beretta Optical Co.....991 Market
 Haskell & Jones Co.....243 Grant ave
 Hirsch & Kaiser.....7 Kearny
 Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
 Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
 Cal. Paint Co.....236 First
 Clinch, C. G. & Co.....7 Front
 Fuller, W. P. & Co.....Pine and Front
 Magner Bros.....215 California
 Nason, R. N. & Co.....115 Front
 Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
 Brace, N.....447 Valencia
 Downing, Thomas, Inc.....615 Mission
 Fraser, John P.....418 Post
 Johnson, Joseph A.....517 California
 Stader, C.....Glen Park
 St. Denis, J. & Co.....320 Sutter
 Stein, M.....30 Sacramento
 Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills.....
40 California
 Crown Paper Co.....707 Front
 Union Bag and Paper Co.....406 Front
 Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
 California Fig Syrup Co.....392 Church
 Law, Herbert E.....Rialto Bldg
 National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
 Vaughan & Kelth.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
 Sunset Photo & Engraving Co.....
Market and Tenth
 Union Photo Engraving Co.....
144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
 Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
 Curtaz, Benl. & Son.....20 O'Farrell
 Kohler & Chase.....Kearny and Post
 Mauvais, The Zeno Music Co.....931 Market
 Mauzy, Byron.....308 Post
 Pommer-Elfers Music Co.....653 Market
 Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
 Loeffler, John.....422 Fifth
 Pacific Vinegar and Pickle Works.....
122 Davis

PLANING MILLS.

Birch, L. H.....709 Bryant
 Hansen, A.....Berry, near Sixth
 Townley Bros.....18th and Folsom

PLUMBERS.

Ickelheimer, S. & Bro.....20 Geary
 Murray Bros.....623 Sacramento
 Snook, Wm. & Son.....554 Clay
 Winson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Dalziel-Moller Co.....557 Mission
 Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
 Buttgenbach, Joseph.....336 Fourth
 Cudahy Packing Co.....125 California
 Heineman & Stern.....906 Larkin
 Roth, Blum & Co.....201 California
 South S. F. Pack. & Prov. Co.....117 Davis
 Western Meat Co.....Sixth and Townsend
 Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
 O'Brien & Spornio.....Cal Market
 Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....
330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Cubery & Co.....587 Mission
Dempster Bros., Glen Park ave & Bond
Freitag-Leary Co.....113 Davis
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg.
De Vecchi, Paolo, M. D.....Crocker Bldg.
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr.....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....230 Montgomery
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....536 Taylor
Rosenthal, Dr. C. H.....636 Baker
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Tovis, Wm. S.....Mills Bldg.
Van Orden, Dr. C. L.....606 Sutter
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Pa. lific States Directory Pub. Co.....

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....

Jackson, Byron Machine Works.....

Stillwell-Bierce & Smith Valle Co.....

.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....22 Montgomery
Boardman Bros. & Co.....138 Montgomery
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....211 Montgomery
Bush, David & Son.....Safe Deposit Bldg
Cranston, R. D. & Sons.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Gielman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Jacob & Son.....117 Sutter
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons.....5 Montgomery
McElroy, R. D.....4 Phelan Bldg.
Nelson, Johnson & Co.....203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H.....
.....11 City Hall Square
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co.....484 California
Surreyhyne, F. B.....138 Montgomery
Umbasen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....613 California
Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.

Herman R.....Harbor View Park

REFINERS.

Seiby Smelting and Lead Works.....

.....416 Montgomery

RESTAURANTS.

Aristen, Elcher & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Berge, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louie.....604 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Gallison Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary and Stockton
Ravn & Karstenson.....111 Market
Swain, Frank A.....213 Sutter
Teehau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market and Park Ave
Zakand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co.....

.....113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co.....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....221 Sansome

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market

Hermann Safe Co.....307 Battery

Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission

Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN

SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear

Gladding, McBean & Co.....Rialto Bldg

Steiger Terra Cotta and Pottery
Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market

Jackson, Wm. E.....612 Montgomery

Singer Mfg. Co.....22 Post

White Sewing Machine Co.....300 Post

Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California

Hay & Wright.....36 Steuart

Turner, Matthew.....40 California

Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart

Josselyn, G. M. & Co.....38 Market

Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market

Balfour, Guthrie & Co.....316 California

Chapman, W. B.....123 California

Dempster & Son.....320 Sansome

Eddy, Falk & American Trading
Co.....123 California

Gale, J. W.....410 Davis

Grace, W. R. & Co.....
.....N. E. cor. California and Battery

Herrmann, Geo. Co.....310 Sacramento

Johnson-Locke Mercantile Co.....

.....123 California

Lund, Henry & Co.....214 California

Marcus, Geo. & Co.....418 California

Mitsul & Co.....222 Sansome

McNear, G. W.....326 California

Meyer, Wilson & Co.....210 Battery

Moore, Ferguson & Co.....310 California

Newhall, H. M. & Co.....309 Sansome

Otis, McAllister & Co.....109 California

Parrott & Co.....306 California

Pike, Chas. W. & Co.....124 California

Pinet, J. & Co.....3 California

Plummer, Geo. E. & Co.....51 Steuart

Spreckels, J. D. Bros. & Co.....327 Market

Ulrichs, J. F.....122 Clay

Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....

.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter

Nonotuck Silk Co.....535 Market

SILVERWARE.

Gildden, W. B.....110 Sutter

Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....635 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloatz.....214 Sacramento

Lille, Charles.....
.....N. W. cor. Bay and Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND

SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....56 First

Bonestell, Richardson Co.....401 Sansome

Crocker, H. S. Co.....215 Bush

Heynemann, Milton, Marshall Co.....

Le Count Bros.....533 Market

Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION

COMPANIES.

Cook, Thos. & Co.....621 Market

Fugazi, J. F. & Co.....5 Montgomery Ave

International Nav Co.....21 Post

Loveland, H. D., Manager Pacific
Traffic Com. Co.....Hayward Bldg

Occidental and Oriental Steamship
Co.....421 Market

Pacific Coast Steamship Co.....10 Market

Pacific Mail Steamship Co.....421 Market

Peterson, James P.....3 Steuart

Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission

Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg

Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES

Graham, James Mfg Co.....14 Second

Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....Flood Bldg

Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth

Long Syrup Refining Co.....

.....Eighth and Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND

WOOLENS.

Baumgarten, J. & Co.....578 Mission

Ford, C. W. R. & Co.....116 Sutter

Reiss Bros. & Co.....24 Sutter

Stein, Simon & Co.....Second and Market

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc.....

.....569 Market

TANNERS.

Eagle Tannery.....

.....26th and San Bruno Ave

Legallet-Hellwig Tanning Co.....

.....401 Front

Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main

Brandenstein, M. J. & Co.....

.....Spear and Mission

Burmester, Henry W.....1854 Market

Castle Bros.....463 Mission

Caswell, Geo. W. & Co.....414 Sacramento

Folger, J. A. & Co.....104 California

Grandjean, Henry.....419 Jackson

Gultard Mfg. Co.....119 Front

Hills Bros.....128 Market

Huddleston & Co.....52 Market

Jones-Paddock Co.....26 Fremont

Schilling, A. & Co.....Second and Folsom

Thierbach, Chas. F. & Co.....306 Battery

Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH

COMPANIES.

Pacific States Telephone and Tele-
graph Co., The.....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento

Neville & Co.....31 California

THEATERS.

Belasco & Meyer.....Alcazar Theater

Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....

.....233 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

SHUTS OFF SALARIES OF NON-CIVIL SERVICE MEN.

Merchants' Association Sues Out Three Temporary Injunctions Against the Payment of City Money to Spoils Appointees.

By three suits, the Merchants' Association has succeeded in stopping the payment of salaries to about thirty appointees of the Anti-Civil Service party in the city government. There is every reason to believe that the injunctions secured, which are now temporary, pending a decision of the legal rights involved, will be made permanent, and that before another month has elapsed the Association will have scored a distinct victory in its defense of the local Civil Service law.

From all quarters the Association is receiving praise for its efforts to check the assaults on the Merit System, and the directors are encouraged to find that more people in San Francisco to-day have come to regard Civil Service reform as the foundation of good government and the sole security for economical administration than ever before. The short-lived triumph of the Board of Health in securing the payment of salaries for its irregular appointees only seems to have set public opinion the harder against the attempt of the machine to turn City Hall positions into patronage. The payment of those claims was secured through a subterfuge, but the process cannot be repeated without bringing the Auditor into contempt of court; the Association has him enjoined against approving the pay claims of the spoils appointees until they can show that they have a right to their positions under the law. This is the vital point; not whether they can get a month's salary out of the city treasury by adroit manipulation, but whether they can show before a competent tribunal that their appointments were lawful. If they can show that, there is nothing more to be done about it—except, perhaps, to abolish the Civil Service Commission and its office force as a useless body, and await a more favorable time for the enactment of a better Civil Service law and the election of officials more inclined to do their duty toward it.

The injunction against the auditing of the Health Department salaries was obtained for the association by Mr. Quinn, ex-Civil Service Commissioner. President Symmes has also secured a temporary injunction against the approval of the claims of seven so-called Deputy Registrars in the Department of Elections. These men were not taken from any classified list, and have not passed any examinations for their positions. Furthermore the work they have done is merely clerical, and the law contemplates that these places shall be filled from the lists of ordinary clerks, and if the lists are exhausted, then that temporary appointments shall be made pending examinations for the places. The name "Deputy Registrar" as applied to these positions, is merely a courtesy title, and its use does not convey a right on the Registrar's part to fill them with men not on the standing Civil Service lists. The Merchants' Association will attempt to establish this point in court.

Since the injunction was applied for these

men have been discharged, not on the ground that they were unlawfully appointed, but on the ground that their work had been performed. The Association feels that the same principle is at stake, and that if these men are permitted to draw money from the treasury, violations of the Civil Service law, by a two-weeks' employment, will be established as a permanent practice.

In addition to appointing Deputy Registrars who have no standing, the Department of Elections has appointed nineteen laborers, whom it terms "warehousemen," to handle and take care of the material stored in its warehouse. The irony of the present situation, and its contrast with the former conduct of the department, become apparent when it is recalled that the warehouse itself was built without one cent of additional cost to the tax-payers, as the result of economies made possible by ex-Registrar Walsh's rigid adherence to the spirit of the Civil Service law. This office was formerly one of the best the city government has ever known. To-day the whole thing reeks with the odor of rotten politics.

President Symmes has secured a temporary injunction on the Treasurer against the payment of two dollars and a half a day to eighteen of these men, and four dollars to one of them—a brother to one of the Election Commissioners—on the ground that they are performing the work of ordinary laborers, and that there is a regular registered list from which such functionaries should be taken.

All these cases will be tried before Judge Sloss, who issued the temporary restraining orders. Unless these orders are dismissed, the spoilsmen will get no money in spite of the fact that Judge Hubbard has rendered his remarkable decision in the Hudson case to the effect that if a man has done the work he must have the pay, whether entitled to his place or not, a doctrine that could easily be used to destroy the whole Merit System.

The effect of success for the Association in any of these cases will be to help establish the principle that the Auditor must guard the Civil Service law at the City Treasury, according to the intent of the Charter. He recognized that duty once, and declared he would execute it, but under pressure from the Anti-Civil Service crowd he turned his back upon it and approved the salary claims of the illegal appointees of the Board of Health. Then he said the Merchants' Association ought to have backed him up with an injunction. He now has the injunction—two of them. There will be more as they are needed. President Symmes declares he will sue out a dozen, if necessary.

The Association's directors have the deepest sympathy for any man who has worked for the city, though illegally, and cannot get his pay, but they feel that there is no other way to prevent violations of the law and inroads on the Merit System.

ASSOCIATION TO OBSERVE ITS TENTH ANNIVERSARY.

Will Review its Past and Hear Suggestions
for its Future at a Banquet
on May 25.

The decennial meeting and dinner of the Merchants' Association will be held at the Palace Hotel on May 25.

On this occasion will be celebrated the completion of the tenth year of the Association's activity in San Francisco, and able speakers will discuss its achievements in the past, and its possibilities for good in the future.

The annual election of Directors will be held at the offices of the Association on the afternoon of the 24th. Secretary King will read his annual report. The next evening the decennial will be fittingly observed by a splendid banquet, and then the following topics will be discussed:

The Past and Future of the Merchants' Association, as viewed by the City Official; The Property Owner; The Visitor; The Retailer; The Wholesaler; The Professional Man.

A heavy attendance is expected, and members intending to be present will do well to reserve their seats in advance.

LAVATORY AT THE FERRY BUILDING.

Harbor Commission, on Suggestion of the
Merchants' Association, is Endeavoring
to Find a Suitable Location.

The Merchants' Association has suggested to the Harbor Commission that a lavatory be provided, convenient of access to the general public, on the ground floor of the Ferry Building, where such an accommodation has long been needed. A letter has been received from Secretary John M. Foy to the effect that the Commission had taken up the matter of obtaining the proper amount of space for the purpose and had received assurances that in a short time a suitable location can be found.

CITY WILL CELEBRATE COMPLETION OF THE CANAL.

Preliminary measures toward an exposition for San Francisco, in accordance with the suggestion originally made by Director R. B. Hale of the Merchants' Association, were taken at a special meeting at the association's offices, attended by representatives of all the commercial organizations in the city.

It was felt that if San Francisco is to celebrate in a fitting manner the completion of the Isthmian Canal the present is the proper time to appropriate the date and occasion.

The following resolution was unanimously adopted:

Resolved, That it is the sense of this meeting that the completion of the Panama Canal be celebrated by a Pacific Ocean Exposition, to be held at San Francisco, and that the Presidents of the Commercial Organizations of San Francisco—viz., the Chamber of Commerce of San Francisco, the Merchants' Association of San Francisco, the San Francisco Board of Trade, Merchants' Exchange, Manufacturers' and Producers' Association of California and the California State Board of Trade—be constituted a Board of Governors, the chairman of which shall be empowered to appoint such committees as the Board of Governors may deem advisable.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✱

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✱

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9.

SAN FRANCISCO, CAL., JUNE, 1904.

No. 94.

TEN YEARS OF GOOD WORK FOR THE CITY OF SAN FRANCISCO.

Merchants' Association Celebrates a Decade of Public Service, and Outlines Some Plans for Future
Usefulness at its Decennial Dinner.

1894, 47 Members ————— 1904, 1,320 Members.

GOV. PARDEE URGES MERCHANTS TO ENCOURAGE THE MILITIA.

Addresses a Message to Guests at the Decennial Dinner Asking them
to Give their Employees more time for Encamp-
ments and Drills.

The following letter from the Chief Executive of California was read by President Symmes at the dinner on May 25th, and was greeted by an outburst of applause so vigorous and sustained as to leave no doubt that the audience to a man, was in hearty accord with its wise and patriotic suggestions.

Executive Department,
State of California,
Sacramento,
May 14, 1904.

Mr. Frank J. Symmes,
42 Montgomery St.,
San Francisco, Cal.

My Dear Sir:

Answering yours of May 5th, which I find on my desk on my return to the capital, inviting me to attend the decennial celebration dinner of the Merchants' Association of San Francisco, to be held on May 25th: I am sorry that I find it impracticable to be with you on that occasion. For I find on referring to my engagement list, that some little time ago, I told the Oakland Board of Trade that I would be with them on the occasion of their annual dinner on that date. And, as it is, unfortunately, as impossible for a Governor as for anyone else to be in two places at the same time, I shall have to ask you to accept my regrets in lieu of my presence.

I would like to call the attention of the Merchants' Association to the fact that its members ought, in every way, to aid, encourage and sustain the State Militia. The members of the Association employ many young men who, if their employers would encourage, even permit, them, would become active and useful members of the National Guard. I know that many (too many, but not all, I am glad to say) of our business men do not appreciate the National Guard, but look upon it with disfavor. I cannot, however, forget that the civil war was fought and won by volunteers from the body of the American people. And the sound of the cheering of San Francisco's assembled people, as they bade God speed to the First California Volunteers, yet rings in my ears. Our nation needs no great standing army. And

its people always have been, are now and always will be, I am sure, ready to spring to arms in defense of the Flag. But Bull Run was fought, and lost by undisciplined volunteers, who had been sifted through the various State military organizations. In lieu of a great standing army, this country needs and ought to have (and California will have if the gentlemen of the Merchants' Association will but resolve to do their part) an available force of men, either in or having passed through the various State military organizations, to enable us to put into the field at short notice an intelligent, well-drilled, sufficiently-disciplined army that will uphold our honor and defend our flag against any power on earth.

To do this it is necessary that men like those of the Merchants' Association shall allow and encourage their employees to become members of the National Guard, and freely give them the time required for drills and encampments. For who, after all, are more loyal to our country and our flag than those who are our business men? Who see more quickly than they the country's danger and feel more surely the results of our military disasters?

Let, therefore, the loyal business men not forget that it is necessary in time of peace to prepare for war. Let them also not forget that the shortest, cheapest, most surely victorious war is fought by an intelligent, well-disciplined volunteer army, such as ours must be. And let them also remember that such armies are at hand, at almost a moment's notice, when our young men have had the experience, the drill and the discipline obtainable in the ranks of an encouraged, sustained and aided National Guard.

The Government of the United States (under the leadership of the President, who knows, from experience at San Juan Hill, what our American Volunteers can do) is spending millions of dollars to raise the State troops to a higher grade of efficiency, is giving them arms, uniforms and equipment, and instruction in the field. But what can the National Guard of California amount to if the employers of the State will not permit, let alone encourage, their employees to join the State's militia? The two weeks which ought to be an-

ENTERING ITS SECOND DECADE.

The Merchants' Association celebrated its tenth birthday with a dinner at the Palace Hotel on May 25th. It was one of the largest gatherings thus far held by the organization, and in point of interest, enthusiasm, and promise of continued effort in the service of the public, one of the most satisfactory.

A witty playwright once said he attended the opening performance of his play to see if the audience would be a success. On this occasion, it certainly was. Spontaneous applause greeted every telling period of the speakers. Supervisor Comte's allusion to the Association's work for good government and Civil Service reform evoked a volley like sustained musketry. Almost equally hearty was the endorsement of the principle of non-partizanship in local politics, put forward by Mr. Sikes of the Chicago Municipal Voters' League. The most intense interest was manifested in Andrew M. Davis's presentation of the task of charity organization and efficient administration that lies before the Charities Endorsement Committee, a body that originated with the Merchants' Association.

The dinner celebrated the close of the tenth year of the Association's activity, which occurred on April 15, 1904. In those years the organization had grown from a membership of 47 to one of 1,320. The figures were displayed on a large red banner above the Chairman's place. That they were years of usefulness was attested by this remarkable growth, and by the brief summary that the Board of Directors had prepared with their annual report and placed at each chair. It was a proud record of achievement in the betterment of material, moral and political conditions in San Francisco, and probably there was not a member present who did not feel as he read it that he had personally assisted in giving reality and being to his best ideals of municipal decency and civic patriotism.

Some of the work was distinctly utilitarian, such as the cleaning of the streets. Some was in the direction of raising the standard of public morality, like the closing of the pool rooms. Some had to do with direct material benefits to the merchant and incidental benefits to the customer, such as the abolition of the merchandise

Association Reviews the Work of Ten Years, and Hears Suggestions for Future Service.

GOVERNOR PARDEE PLEADS

FOR THE NATIONAL GUARD.

Continued from Page 1, Column 2.

nually spent in camp by every member of the National Guard is not time lost to the employers. It ought to be their willing, gratefully-given personal contribution to an instantly available safety fund, an insurance fund against national dishonor, which, in this country, can only be assured by a people trained and disciplined and ready to volunteer at their country's call.

In a word, Gentlemen of the Merchants' Association, you have it in your hands to put us into such a position that, if occasion should require (which God forbid) California can furnish for the nation's defense a force of brave, trained disciplined, well-equipped men, ready and willing to follow the Flag and uphold our nation's honor. Will you do it? If so, not only permit but encourage your employees to join the National Guard of California, and freely give them the time necessary for drills, exercises and encampments. It is up to you. Do your part toward making California and the United States what we all want them to be—respected by all the nations of the earth. Then may we well say to all the world, "Nemo me impune lacessit"—No one may injure me with impunity.

Very truly yours,

GEO. C. PARDEE.

A BIT OF GENEROUS RECOGNITION.

There is no body of men banded together for the betterment of commercial and civic interests that has achieved more satisfactory results than the Merchants' Association of San Francisco. From its inception it has made a practice of doing things, and there are few important improvements that have been brought about in the city of the Golden Gate in which this association has not been an important factor.

President Symmes revealed the secret of the Association's success when he referred to the aims of the organization in his recent address at the semi-annual dinner, which, he said, were based on the records of President Roosevelt.

"There is no royal road to good government. Good government comes to the people the bulk of whom show, in their relations to that government, the humdrum, ordinary, workaday virtues."

Mr. Symmes said that "what President Roosevelt preached is pretty nearly what the Merchants' Association practices. Good citizenship is in evidence in everything which this Association attempts and when we have anything to do in public matters we do it in the same spirit that characterizes our work in our private affairs."—*Municipal Journal and Engineer* (New York).

If we are to have good government we should recognize and encourage the men who give it to us. The forces which favor bad government are highly appreciative and they have good memories. Generous public recognition of good service in public station will be helpful to the men who render it and it cannot fail to exert an influence for good upon all those who may be tempted to play the part of the demagogue.—*Chicago Chronicle*.

Successful things are accomplished by good fellows getting together.—D. H. Burnham.

Continued from Page 1, Column 3.

license tax. Some was almost purely aesthetic—the removal of overhead electric wires in the downtown district, and the regulation of advertising signs. Some was of that advanced kind for the general improvement of urban physical conditions which no other American community had had performed for it either by its government or by private organizations: the Safety Station on Market street, and the underground Public Convenience Station in Union Square—both of them free gifts to San Francisco by men who love their city, and whose

desire is to see it become the fairest and the best among American municipalities.

Many of these things never would have been done except for the Merchants' Association. Almost all of them are of the class that individuals cannot hope to accomplish and government does not think of. If they are to be done at all it must be by an organization such as the Merchants' Association; and men who have the intelligence to wish them done, and the impulse to help in the doing of them, cannot gratify that patriotic sentiment in any better way than by allying themselves with this body of citizens.

PRESIDENT SYMMES CALLS FOR STILL GREATER EFFORT.

Head of the Merchants' Association Declares there are More Reasons
why Men Should do their Duty in San Francisco than
in any other Part of the World.

The subject presented by the speakers at the Decennial dinner was "The Past and Future Work of the Merchants' Association." After Mr. F. W. Dohrmann had sketched the Association's early history, its work was discussed from the standpoint of the City Official, by Supervisor Comte; of the Property Holder, by Dr. Hartland Law; of the Visitor, by Mr. George C. Sikes of Chicago; of the Retail Merchant, by Mr. Joseph A. Stulz, President of the California Retail Grocers' and Merchants' Association; and of the Professional Man, by the Honorable John Hunt.

At the conclusion of the repast President Symmes arose and said:

Fellow members and guests of the Merchants' Association:

It gives me great pleasure to welcome you to our decennial celebration. The Merchants' Association stands before you to-day a healthy, happy, hearty boy of ten. Not having yet advanced to that stage of long trousers which indicates his full physical strength, he nevertheless gives great promise of future usefulness to the community.

A review of the work of the Association including some of the work which has been done for the past ten years, has been printed and placed at your plates. That spares me the necessity of stating to you much which I might otherwise be disposed to do, and spares you the trial of listening to it. I trust you will do the Association the duty, which you owe to it, of reading that little publication, and that you will determine to stand by the Directors of the Association in their future work in the same direction. There are great opportunities for this Association in the future—more than there have been in the past—and there are more reasons why men should do their duty in a civic and in a political way in California and particularly in San Francisco than in almost any other part of the world.

In the world's distribution of population the great body of the inhabitants were placed upon the Eastern continent. The American continent was held in reserve by the Almighty for those men who in the years to come were to be most deserving of the good things He had here to dispense. It was left for the adventurers and for the energetic men of the East to come across and explore the Great American continent and plant here the foundation of the mighty Republic.

The Eastern side of this continent was populated for 230 years in advance of that upon the Pacific Coast, and hidden away here beyond the

Rockies, down behind the beautiful Sierras, lay California, almost unknown to the world until fifty years ago. And here within the confines of this State there reside some of the most wonderful features of the world. The great Yosemite Valley, which the Almighty carved out of the granite mountains, the mighty sequoias, to which He gave thousands of years of His watchful care for their growth; the great redwoods which He gave to no other people on earth—these were all reserved for Californians, and surely the Californian owes more to his Maker and we have a right to expect more of him, than from any other upon the face of the earth. If great things inspire great deeds, the Californian must stand in the foremost rank of men.

Here in San Francisco was given the site for one of the most picturesque and beautiful cities in the world—located where the world's commerce should pass between the ocean and the continent.

GOOD MEN MUST DO GOOD WORK.

And yet, what has man done for San Francisco? He is tearing down the beautiful hills; and the mighty ocean and the spacious harbor are but little used as yet. Surely a mighty future is before the Merchants' Association, and before the good citizens of San Francisco if we are to carry out that which the Almighty intended and that which destiny indicates must come to the great San Francisco of the future. But to do all this means good work by good men. It means the kind of work which has been done by the Merchants' Association during the past ten years, and it means the kind of work which we hope to accomplish in the years to come.

There is just one feature of our experience during the past three years, which was omitted from our printed report, but which, I think, justifies an announcement here. Some two years ago we were threatened with a quarantine by the various Eastern States. The sanitary conditions of California and of San Francisco were reported to be such that Eastern authorities were arrayed against us and were threatening us because they thought that the bubonic plague was to visit them from California.

The Merchants' Association, ascertaining the condition of affairs, aided in getting Dr. Gardiner appointed to the State Board of Health, and hastened him to the National Convention in the East. By dint of great perseverance and energy upon his part he succeeded in postponing action upon resolutions which had been prepared there and which were intended to quarantine our State.

The Merchants' Association, in connection with other commercial organizations, instituted a

Mercantile Joint Committee. We visited the Mayor and we visited the Governor in a body. We persuaded the Federal, the State and the City health authorities to cooperate in harmony, which they had not been doing theretofore, and the result of it was that proper action was taken in the direction of ridding San Francisco of the menace which stood over her at that time. That Mercantile Joint Committee has resulted in a public health commission, which has taken a permanent form, and is composed of the City, the State and the Federal health authorities.

Under the action of this Committee, Chinatown is being transformed into a healthful portion of

the city. The President and the Secretary of the Merchants' Association have been made members of that public health commission. (Applause.)

Concerning the purposes of this organization, whilst it is a great temptation to say much to you of what we have done—and as I said before, it is necessary to say it to you in order to inspire you to do more—yet we do not wish to pose any more than is necessary. The important features of the organization and the purposes for which it came into existence are best known by and can best be presented to you by the saintly founder of the organization, Mr. F. W. Dohrmann, whom I take great pleasure in asking to speak a few words to you upon that subject.

when the Merchants' Association was looked upon askance at the City Hall. At the present day, it is received with exceeding courtesy. Many officers of the city government are free to ask from us any assistance which they think we can give to them, and to benefit by the experience we have had in the Street Department or in any other line of our activity. Our relations with the Board of Supervisors are, ordinarily, very pleasant.

A member of that board occupies a peculiar office. I suppose that if all of the gentlemen present here this evening were asked if they would permit their names to be submitted at the next election for the office of Supervisor, there would not be more than six who would consent. Why is that so? It is largely because the work is so difficult to accomplish; it takes a long time to obtain results; one's motives are questioned, and, of course, there are some difficulties to be found in carrying out every honest intention in the way of the work of that office.

We are fortunate to have with us one of the Board of Supervisors who is of our kind, a man who has done more than we have. He has given up his time in the halls of the Legislature, and in the halls of the Board of Supervisors, that this State, and that this municipality might be bettered by his service. I have great pleasure in presenting to you Supervisor Comte, whom I regard as a representative of the highest type of American citizen; one who will do that duty which so many of us shirk.

(Supervisor Comte's address will be found on Page 4)

ORGANIZATION'S FOUNDER EXPLAINS ITS PURPOSES.

To Unfurl the Banner of Good Citizenship, and to Organize Ideals in the Business Community, Mr. Dohrmann says the Representative Body of Merchants came into existence.

Mr. Dohrmann was greeted with all the enthusiasm that marks the renewal of old acquaintance. He said:

I always believed that the Merchants' Association came into existence because Mr. Manfred Kohlberg and a half dozen other merchants along Kearny street and Post street, had called a meeting to discuss how to assist the efforts to make the Mid-Winter Fair a success. I asked him the question the day before yesterday, and he said, "Well, to tell you the truth, we talked over, in my house, the question of calling such a meeting, and my friends did not think that we could succeed, but my wife said, 'If I were a man I would call the meeting anyhow.'" (Applause.)

So you see, like all good things that come into this world, there was a woman in it, and she is a good woman I can assure you. (Applause.)

These gentlemen then called the meeting in the Palace Hotel. Mr. Kirkpatrick very kindly and very enthusiastically offered the rooms and any assistance he could give, free of charge, and this was the first donation to the Merchants' Association.

At that meeting it was discussed how best to promote the Mid-Winter Fair. The plans were explained, and some of the gentlemen disagreed—not an unusual thing, when gentlemen in San Francisco meet. Some of those present were making for the door, and it then occurred to me to tell them the experience we had had in Alameda with the Alameda Improvement Association, which had demonstrated that by joining forces and trying to do something, a little city like Alameda could be made more attractive and more prosperous in a very short time.

Having related this experience, the gentlemen who were near the door changed their minds and stayed and signed the first membership list. There were forty-seven people present.

BCRN IN ADVERSITY.

Mr. Symmes spoke of the original objects of the Association. Gentlemen, San Francisco was not in 1894 in the condition in which it is to-day. There is a gentleman sitting at this table who for years just previous to that time, collected money in order that the poor people might have work that their families need not starve—Mr. D. Bush is the man. (Applause.)

Conditions were not prosperous and political affairs were not satisfactory, and in place of civic spirit, the feeling which prevailed was civic shame.

It is therefore very easy to explain what were the original objects of the Merchants' Association. First of all it was to unfurl the banner of good citizenship which had been buried in the dust and dirt and corruption in San Francisco. Next, it was to better the material conditions which then prevailed. But better than all, it was to crystallize, it was to strengthen and it was to organize ideals in the business community.

My friends, if you wish to be called merchants and not mere shop-keepers you must have ideals in your own business. The man who carries on his business without ideals is not a merchant. The man who carries on his daily work without ideals and without higher aims, is not a good citizen. It was to crystallize the ideas

which we had individually, and give them influence through an organized body that might exist from year to year, which might carry the traditions for which it was organized along as governments come and governments go, to be the one small voice of the community which would always tell them what was right and what was wrong, to be the compass by which any city government that would mean well by this community might plan its sailing chart, that the Merchants' Association was founded.

Fortunately, a few had faith, hope and charity. They had faith in the future of San Francisco. They felt, they believed, they knew that it was destined to be one of the greatest cities on earth. They had hope that the citizens would join them and would work for the city and make themselves worthy of that which could be achieved. They had charity. They did not condemn public officials simply because they were public officials. They made allowance for conditions and circumstances and for the obstacles which were in the way of good government. They went to the City Hall to encourage, they went there to co-operate; they went there and made every official believe he was just the best official that ever was, and they all came near trying to be a little better than they would have been without having that faith placed in them.

We were at first looked upon with suspicion. We were looked upon as if we had no right to enter the chambers of the Board of Supervisors, or to call on the Superintendent of Streets or on the City Engineer. When they found we had no private axes to grind, when they found we were willing to give them credit when credit was due them, and when they found we were ready to protect them against attacks, when they were not to blame, they were willing to co-operate with us.

Another element was that we did not lose any time in theorizing. We had no time to moralize. We simply started in to do things. Unconsciously, I think, we may say we carried out that which David Starr Jordan has said: "Wisdom is to know what to do; virtue is to do it."

TRIBUTE TO THE DIRECTORS.

And, finally, no one knows better than I with what absolute unselfishness, with what enthusiasm, with what devotion, the successive Boards of Directors of the Merchants' Association have acted. They have left their business to attend our meetings, have taken upon themselves the work that was assigned to them, have quietly, and often without getting the credit which it has been my privilege to receive very often when they did the work, done that which cost them time, which cost them money, which was a great sacrifice to them. I cannot pay too high a tribute to the different Boards of Directors which it has been my pleasure to preside over for seven successive years.

Let us hope that the Merchants' Association, born in adversity, grown up in prosperity, may exist for many, many years for the benefit of posterity.

At the conclusion of Mr. Dohrmann's address Mr. Symmes said:

Times have changed very much since the days

ASSOCIATION IS MAKING RAPID STRIDES FORWARD.

Thirty Three New Members Have Been Added to its Rolls During the Month Just Past.

The Merchants' Association's continued gains in public confidence are indicated in most gratifying manner by the fact that during the past month there have been elected to membership thirty-three business firms and individual property-owners. They are:

Rheinstrom Bros.	125	Mission
Bohm-Bristol Co.	104	Geary
A. W. Pike & Co.	461	Mission
Martin Stevens		Mills Building
Cal. Transportation Co.		Pier No. 3
Rogers Engineering Co.	199	New Montgomery
Excelsior Redwood Co.	204	Front
George E. Miller	614	Commercial
Hooper & Jennings	213	Front
Joseph A. Stulz	533	Montgomery Ave.
Jacobs & Malcom	112	Washington
A. Levy & Co.	401	Davis
Joseph Jacquemet	506	Eureka
O'Brien & Keller	101	Powell
Chas. M. Woods	420	California
Fred S. Kline	5	Steuart
R. J. Tyson & Co.	13	California
Hammersmith & Field	35	Kearny
Martin W. Fleming	325	Crossley Building
Albert Sutton	510	Montgomery
Cal. Cooperage Co., Inc.	217	Commercial
McDougall Bros.	330	Pine
Ehrman Bros. & Co.	226	California
L. J. Clayburgh & Co.	6	Sutter
Alexander & Danziger	29	Sansome
Arnold Bros.	35	Hill
The Fink & Schindler Co.	1309	Market
Jepson Bros. Co.	110	Market
Gulick & Wetherbee	210	Mason
Waterhouse & Lester	16	Beale
United Shirt and Collar Co.	25	Sansome
A. Abrahamson		Hotel Richelieu
J. Paternost	634	Sutter

A great many property-owners who would like to ally themselves with the organization have heretofore hesitated to do so because of a doubt of their own eligibility. Any person of good standing in the community, owning property in San Francisco, whatever his business or profession, is eligible to membership in the Association, which welcomes all such persons that care to assist its work.

Several American cities have forestry departments which take care of shade trees on the sidewalks far more intelligently than the average individual can do. Cambridge, Mass., furnishes a conspicuous example.

SUPERVISOR COMTE ON THE DUTY OF CIVIC ACTIVITY.

**Commends the Association for its Resistance to Spoils Politics,
and Calls it a Standing Committee of the
Municipal Legislature.**

Supervisor Comte paid an eloquent tribute to the Association, for its past work and present standing. He was followed eagerly by the large audience, and frequently interrupted by vigorous rounds of applause. He said:

Mr. President and members of the Merchants' Association:

I have taken so many dinners with you, that I almost feel that I am one of you. In fact, I was a merchant some years ago.

I was asked to speak on the past and the future of your Association, and I was given fifteen minutes in which to do it. If I were to speak on the merits of your Association as I know them, personally, I would speak until long into the night. The list of good works that you have done, to my personal knowledge, is as long as Homer's catalogue of the ships. You need only refer to the report which the President has called your attention to, as an indication of what you have done. In the few remarks which I have to make to-night, I wish simply to put forward some general statements.

ESTABLISHING THE CHARTER.

First and foremost I look upon your work in the creation and the adoption of the new Charter as the greatest service of all. (Applause.)

For nearly a quarter of a century the citizens of San Francisco had made repeated efforts to formulate and adopt a Charter for municipal government, but had failed. It was only when this Association took a personal and earnest interest in the work that it was accomplished. The Committee of Two Hundred, which formulated that Charter, over which, practically, your distinguished Past President presided, did the work, and not only did the work itself, but worked at the polls for its success until it resulted in a great triumph. We hardly realize the importance of that Charter. What the Magna Charta was in the days of King John, the Charter is to the city of San Francisco. There are some salient points in it, and I wish to refer to four of them as showing the importance of that work.

In the first place, it emancipated us from legislative control at the State Capitol. It gave us an autonomous government; it gave us self-rule; it gave us self-control over our municipal affairs.

In the second place it limited taxation to one dollar a hundred for the purpose of the administration of the government. As you remember, taxes were as high as \$2.25 on the hundred for the mere purpose of running the government, without any consideration for permanent improvements.

The third point is that it provided for competition in bids. The city of San Francisco is now a good customer; it pays cash, and it is entitled to the best it can get for its money, and at the cheapest rates, and it does get it on the ground of competition and a fair show for everybody. I remember when the first Board of Supervisors came in office after the Charter was adopted, we had inherited a debt of a quarter of a million dollars. The merchants were unpaid, the school teachers were unpaid, the money had been misappropriated and had gone into wrong channels. That is a condition of things that can never occur again under the law as it is.

STAMPING OUT SPOILS POLITICS.

And last, but not least, the Charter established the doctrine and the principle of Civil Service in the administration of municipal affairs. (Applause.) It has endeavored to destroy the spoils system. True, that system dies hard, but it will be entirely dead before long. (Applause.)

Civil Service reform is the foundation of municipal ownership of public utilities. We must not talk of owning public utilities until Civil Service is established upon a solid foundation. It is the foundation upon which that structure rests.

So much has been done in the direction by your Association. After the Charter was adopted and became a law, and the administration of the

Government was in the hands of its officers, your Association turned its attention to laws and ordinances and measures. We received the benefit of your knowledge and experience, and your advice was followed, in many cases. Your members, your President, your Secretary, your Directors, came and submitted their propositions to the Board of Supervisors, and with rare exceptions their advice was followed. In fact, the Merchants' Association has come to be—at least, it has been for the last five years—a standing committee, without pay, of the Board of Supervisors. (Applause.) Many and many a time in the committees of which I was a member, questions would arise between contending parties as to certain ordinances, and it occurred to me on more than one occasion, to refer the matter to the Directors of the Merchants' Association. It was a great relief to the committee and it resulted in good laws.

As to the future of your Association, I hope you will continue to take the same interest in legislation that you have taken in the past, and I hope you will have a municipal legislature willing to listen to you and take your advice.

I predict that among other items of your work in the future will be some attention to the personnel of the men who administer your municipal affairs.

There was a Congressman from Georgia who reached the Capitol at Washington of a dark night, and he told his friend that he did not know exactly whether he was near the place until he had a feeling that he wanted to steal something and he thought then he must be near it. (Laughter and applause.)

There was a friend of mine told me of his going through a cemetery with another friend once, and he looked at a tombstone, the inscription upon which read, "Here lies a lawyer, and an honest man," and his friend said "That is a very small grave for two men." (Laughter.) If he had said "Here lies a politician and an honest man" there might have been some truth in the criticism.

GOVERNMENT DEPENDS ON PERSONAL CHARACTER.

But if we have good laws, if we provide for competitive bids, and then the man who receives the goods will accept short measure and short weight and inferior quality, all our efforts will be unavailing. You might pass all the laws you would, in the end it is the individual that gives you good or bad administration. (Applause.)

Above the question of honesty, above the question of integrity, rises another question: It will be your duty in the future, I think, to see that the men who execute your laws, who administer the municipal affairs of this great city, shall be men who know their duty, and that knowing their duty they will have the courage to discharge it. And when riots come in the future, as they have in the past, and acts of violence are committed, you shall have men in office who will dare to do that duty, to preserve property, to preserve the lives of the people, and to defend the personal liberty of every citizen under every circumstance and at any cost. (Applause.)

There is no body of men in this city that can accomplish so much in that direction as the Merchants' Association. (Applause.)

WANTS WATER FOR FIRES STORED ON TWIN PEAKS.

**Dr. Hartland Law Says Twenty Million Gallons, Pumped from the
Ocean, Would Make San Francisco Secure
Against Conflagrations.**

As Supervisor Comte closed, the Chairman arose and said:

Supervisor Comte came to the true purpose of the meeting in the latter part of his remarks. I was a little afraid in the beginning that our ten-year-old boy might be spoiled by too much praise. What we wanted to-night was to be told by the persons whom we asked to speak to us, what they thought we might do in the future, rather than to hear praise of what we have done in the past.

The Merchants' Association took its name from the few merchants who organized it, but its character has so broadened that every good work which it does the whole community must feel, and we realize that the property-holder, outside of the ordinary merchant, is one whose interests are just as widely protected as ours, and the Association is as valuable to him as it is to the merchants themselves. For that reason we have asked one of the enterprising property-holders of the city to tell us what he thinks the Merchants' Association may be able to do in the future for the further benefit of the community. I take great pleasure in introducing to you Dr. Hartland Law.

Dr. Law spoke as follows:

Mr. Chairman and Gentlemen of the Merchants' Association:

We have the honor of speaking to this body to-night from the standpoint of the property-owner and we ask your indulgence if for the time being we should be unable to see any benefit to be derived, or work to be done from any other standpoint.

We are here at the end of the first decade to review the work and outline the possibilities of the future of this Association. The one who has nursed this child through all the diseases incident to childhood will be remembered through years to come. I refer to Mr. F. W. Dohrmann. His name will be coincident with the develop-

ment of San Francisco, as father of one of the greatest organizations of its kind that has existed in the United States, if not in the world. And our present President, Mr. Frank J. Symmes, upon whose shoulders the mantle has fallen, is working most zealously to keep up the example set for him and he will accomplish it.

We are known everywhere throughout the United States and in many countries in the world, as one of the most progressive civic organizations that has come into existence, and scarcely is an organization started that does not at some time seek from us advice and counsel to guide it in its movements.

ONLY THE BEGINNING.

The hundred and one things that do not show in material form, which have been done, are only the beginning of greater things which shall have their origin, growth and development in this Association for the good of this city and its citizens, whether they be property-owners or not. Not the least of these is the spirit that is everywhere abroad—the spirit of work for the beautifying and the upbuilding of the city, for the bringing of manufacturers, for the making of our city a place of refuge from heat and cold. This spirit of work which is the basis of all genius and development, is manifesting itself in organizations all over the city for different purposes, but all working to one end.

Visitors have so often predicted great things in store for San Francisco, that we believe it—absolutely so. And we have great possibilities. What we really enjoy to-day is nothing to be compared with what we may enjoy if we will. While we may have been dreaming of possibilities, our eyes are not yet open to the glorious sunrise of the day in which we are to do the work necessary to make these possibilities a reality. It is only by labor, hard, individual and collective labor, that we may ever expect to realize one-half of these opportunities.

It is the object, as we understand it, of this

Association, that it shall bring together the brightest minds of property-owners and business men, that they may concentrate, use the same judgment, the same tact, the same business principles, not only for conducting the business of the city, but for the development of the resources which lie about it.

STREET-CLEANING BY COMPRESSED AIR.

After the acquisition of property we should see that the surroundings are clean, healthful and as beautiful as possible, the streets wide and well paved. To this end the Merchants' Association has done much in the way of repaving, widening and sweeping of streets, and while that is not being done yet with perfection, yet with the provisions of the bond issue for the repaving and widening of accepted streets, with the betterment in that direction, the street sweeping and cleaning will receive the necessary attention.

We suggest at this time that in looking forward to the solution of the street cleaning problem, the method of cleaning the streets by compressed air and by suction be thoroughly investigated. We have in the city of San Francisco, men who are revolutionizing the world so far as cleaning is concerned through the use of compressed air, and we are assured by the best authority on this subject that the number of square yards of street sweeping that is now being done can be done for fifty per cent less than the present price, and will be done in a cleaner, more healthful and better manner. An outfit of eight sweeping devices, five of which only are necessary to do the work, can be purchased at about sixty per cent of what the city's outfit of horses, sweepers, etc. would cost.

MORE WATER FOR FIRES.

There is another necessity that transcends all. While we may speak of sewers, well-paved streets, clean streets, more beautiful surroundings, the adorning of our streets and parks with artistic creations, the construction of better buildings; yet the need that confronts us now is an auxiliary water system for the Fire Department.

San Francisco has its advantages and disadvantages. We have the best Fire Department in the United States—fifty per cent more steamers than any city of its size. Among the disadvantages in case of fire are the large number of wooden buildings, the steep long hills, the lack of engines in town in close proximity to us, and most marked of all is the inability to get the water which we have stored in sufficient quantities and at the proper time.

When the water system supplying the city of San Francisco was originally planned, the growth and ultimate size of the city could not be comprehended, and we continue to grow. This city has a brighter prospect than any other city, and some bring their money here, and while they consider very seriously the manufacturing possibilities and the possible growth on the one hand, the safety of building is considered on the other, and be it said to our shame that the city of San Francisco's safety with the present water supply and the use of the water which is in the reservoirs at present, is nil in case of a severe conflagration.

Take for instance Pine street, in the boarding house district, where so much opposition recently developed against extending the fire limits. It was found that Pine street has only a six-inch main. In some cases there are only four-inch mains and on some streets where there are many buildings containing inflammable material there are no mains at all.

RESERVOIR ON TWIN PEAKS.

We are face to face with this matter. When the Baldwin fire took place there were some twenty-seven engines at that fire, and there was absolutely no pressure in the mains. The hydrant in the basement of the Columbia Theater across the street would not give water; a hydraulic elevator several blocks away would not rise. In other words it meant just this; there was not enough water to feed the mains coming to that fire, and that fire was in a most propitious part of the town, on the largest main and the easiest to get at, as it could be surrounded on three sides, Powell, Market and Ellis. There was no wind, they had it practically within their grasp.

Ordinary fires can be handled, extraordinary fires cannot be handled and the water company on a business proposition should not be asked either to put in more hydrants in the downtown district or lay the mains using larger pipes unless they have adequate remuneration. We are between the fire devil and the deep blue sea, and of the two, we had better take the deep blue sea. We can use that.

This great ocean full of salt water is rolling in

to us, and all we have to do to use it is to put a pumping plant down on the beach, run pipe up Avenue H to Stanyan Street, and from Stanyan street to the top of Twin Peaks. There, by excavating twenty feet deep, we can get a reservoir of rock, capable of holding twenty million gallons of water. From there it could be conducted down the Clarendon Heights into another low pressure tank holding five hundred thousand gallons, and from there down Seventeenth to Market, and a straight line of pipe can be laid to the very foot. Laterals can be laid to the north and to the south and then grid-ironed east and west. We can have the finest water supply for the Fire Department that exists in any country in the world. There is no position equal to it.

It would be well nigh impossible for any such conflagration to start as occurred in Baltimore or Toronto, with such a high pressure system, because the amount of water that could be put on any fire in a short time would absolutely drown it in the building and everything about it.

There would be no necessity for steamers—hose could be attached directly to the hydrants. Tans water could be obtained quickly and in great quantities and at an enormous pressure.

VIRTUES OF SALT WATER.

In a fire in New York recently the Fire Department was unable to cope with the conditions present, their streams of water would not rise more than two or three stories. It was adjacent to the river so the fire boat was brought there and in a little time the fire was extinguished with the salt water, showing that salt water is more effective in its extinguishing qualities than the fresh water. All experiments show the same results. Pipes last as long if properly prepared as other pipes. In Boston pipes which had been in use for years were dug up and found to be in good condition.

Our situation is ideal. No city has the advantages of a high pressure water system conducted on the gravity plan. Whether it be decided best to use salt water or fresh procured in any way that we may, the independent gravity system is an ideal one. It is economical to build and to operate—Independent of corporation or clique—under control of the Fire Department, and gives every atom of safety possible.

With the reservoirs on Twin Peaks and adequate pumps, we could fill the reservoirs and then rest. It would only be necessary to run these pumps but a very small portion of the time, and hence the maintenance of such a system would be little. It would be most wise to begin this plan in a small way, establish the essentials and then as the city grew from year to year extend the pipe and the hydrants. That would be the natural way to do it at the beginning. Let us lay out a plan that would be adequate in years to come.

In order to give you some idea of what this supply of water would do I may say to you that at the Baldwin fire only two million gallons of water were used. This would give ten times as much water as the quantity used at the Baldwin fire, and it could be used in ten hours if necessary.

WHEN THE STREAM IS NEEDED.

It is the amount of water at the beginning of the fire that counts. As to the pressure, the pressure at the Call Building would be over three hundred pounds to the square inch, and they could put twenty streams over the Call Building easily. The water would run nearly six hundred feet without engines. In Philadelphia recently they organized a high pressure system which is supplied by gas engine pumps, and yet they are able to throw water over a twenty-story building easily with this system. But these engines stopped during the test.

Why, we could have at the Palace Hotel twenty lines of hose, and they would throw water over the top of the building into the court and make an aquarium out of that place in a very short time. Twenty streams in twenty-four hours at that pressure and at that position would only use fourteen million gallons of water, and it would still leave in the reservoir several million gallons to be used for any subsequent fire, with pressure enough to overcome another fire in any part of the city.

The conditions of our cities to-day are different from what they were when the plan for engines was inaugurated. Then buildings were two or three or at most four or five stories high. Now they are twenty, and there is one of forty-five stories being erected in New York. We must provide for these conditions with such a system in

the business district. There is not a building in the city of San Francisco over which these streams could not be thrown from the hydrant.

HOUSES COULD BE SUPPLIED.

Every house could be supplied with salt water by means of a reducing valve, and it would not be necessary in order to connect with the main to shut off the supply. The department could use one of those recently invented machines which is strapped on to the main and which works in such a manner as to first make the hole in the pipe, and then tap the hole so that the pipe can be screwed into the main. Toilets and house sewers could be flushed.

The flushing of the street sewers in the city of San Francisco is a very important item. The fact that we have hills and valleys, the fact that we have a dry and a wet season makes this of greater importance than in any other city, except it be situated identically the same. Nature has provided wisely and wonderfully for San Francisco. It has not only given her hills and valleys, the ocean and the bay and all that is to be desired in natural beauties and environment, but in the summer time when the sewers are dry, when the water in the cess pools at the majority of the street corners has evaporated and the deadly sewer gases arise to the highest point, nature comes in, knowing that in all probability we shall not have sense enough to take care of ourselves, and she brings the trade winds and carries this sewer gas heavenwards. But that is no reason why we should not help nature and assist her all that is possible. The salt water fire system would give us an antiseptic solution and we could pour this into the sewers and keep them absolutely clean and fresh. And may it not be that it will develop that, having the pressure of salt water, it will be used for washing our streets which are paved with basalt, carry off all the dust into the sewers and from the sewer into the ocean to be purified?

With this system in operation we can go to bed at night or away at the week end, feeling that even if a fire should overtake us during these times we have provided to the very best of our ability an adequate water supply which may not be shut off simply because the city officials and the water company do not agree. Neither can it be cut off by drought. There can be no engine to break as it might if we depended on pumps for the high pressure. In the reservoir there would be twenty million gallons of water. Had Chicago or Baltimore had a system arranged like this their fires would never have occurred. In Chicago when the conflagration wiped out the water works, the city was entirely at the mercy of the flames. In our case no fire could destroy our supply or burn the reservoir, there would be no engine to break down and the means of extinguishing as great a conflagration as has ever been known to the world would be ours. Did we need more water we could then start the pumps and they would be adequate to supplying any amount needed under ordinary or even extraordinary circumstances, and should that not be sufficient the system could be connected with some of the reservoirs of the Spring Valley and we would then have available all possible resources.

HOW IT COULD BE DONE.

Now the question naturally comes how are we going to do that? What would be the result of such a system aside from security? There naturally would follow a reduction in insurance. One of our citizens recently received a letter from one of the consulting engineers of Philadelphia and he states positively that in that city the underwriters have reduced the fire insurance rates twenty-five cents on each \$100 or a quarter of one per cent since the introduction of the high pressure system. As opposed to this in Eastern cities where they are not provided with high pressure systems as in Baltimore they are increasing rates.

The city of San Francisco pays one hundred thousand dollars per annum for its water supply. We may as well apply this towards an independent system. The 32,000,000 gallons of water now used by the fire department could be used for gardens, lawns and beautifying the city. And it would not be necessary to be served with three or four notices per week instructing patrons not to use the water because of its scarcity. Therefore it seems the only thing for us to do as wise and prudent owners and business men is to lay out a scheme that will at the present time serve our necessities and absolutely place us where we will be able to cope with a conflagration, should it occur, that might wipe out millions of dollars worth of property, as in Baltimore. A very small

percentage of the loss that occurred in Baltimore would pay for this whole thing.

THREATENED LOSS OF BUSINESS.

Remember the amount mentioned in the papers as the absolute loss did not take into consideration the loss of business. Even though you own property in which you do business and you have it insured for as much as you like, what insurance have you on your loss of business that would necessarily follow if you were wiped out of existence to-morrow morning by fire? Years of labor and toil would be destroyed in an hour. Fire-proof buildings burn and crumble away. We should not run our business to the brink of safety. We might take such risks when we were young and could do nothing else, but as older business men who have made a business here and built up a trade, we certainly should not do it.

And now the thing to do, gentlemen, is to act. Let us strengthen the hands of the Supervisors and give them the moral and financial support to carry out this project. We are not the first to speak on this subject, it has been approached from every side and every point—argument has been made pro and con, and every one who has given the subject thought, is in favor of it. The only difference of opinion being the use of fresh water

from the Spring Valley or the salt water from the ocean. Engineers' estimates have been made, it has been talked about and now that this has been done, let this Association take the matter up and move forward with steady step and make it an absolute reality.

MAKE A BEGINNING.

We want a beginning, we must have a beginning, we must have an independent system of water for the Fire Department, be it salt or fresh. We must be safe, we must know when we retire that we have made ample protection against fire so far as we can, and that we may save that which is the work of our whole life. We may talk of the beauty of our city, we may talk of its great possibilities, but there is a possibility under the present conditions for all these things to be wiped out. It has come to other cities, it may come to us. We can have a system that will be second to none in the world, that will give us as much protection as human possibility can afford, and we must begin at once. Let us not dally—there is danger in delay, and particularly in this kind of delay. We must be willing to sacrifice, to labor and to pay—this must be founded upon love of this gift which the Gods have given us.

wife each individually liable for the family expenses.

WORK FOR FUTURE LEGISLATION.

Open accounts outlaw in California in two years. In only one other State, that of Texas, is there so unjust a law. In fifteen States the time is three years, in twenty States, the time is six years, seven States have four years and five States have five years, and in Wyoming, accounts live eight years. For myself, I cannot understand why a bill for the necessities of life should ever outlaw. We will probably ask for the time to be extended to four years.

We want a law that will allow the formation on lines that have proved safe, of Mutual Fire Insurance companies such as have been saving from thirty to fifty per cent of the cost of their insurance to the merchants for years past in various Eastern States. We want a law such as they have in Germany—where dishonest advertising is treated as obtaining money under false pretenses.

Personally, I think that not only the consumers but retail dealers, manufacturers and the entire State of California would be benefitted by the creation of a Pure Food Commission whose duty should be the enforcement of our present laws against the adulteration of food.

In our efforts to secure these laws we look to the Merchants' Association of San Francisco for sympathy and active assistance, and I feel sure that we shall not be disappointed.

That retail merchants have in the past been the victims of unfavorable legislation is largely their own fault. As a rule, they are entirely absorbed in eager scrambling for the nickles from the business that is right at hand. They fear to take up larger matters. They feel that they had better leave well enough alone. They fear to uphold their rights, even when they are being violently over-ridden, for fear they may lose a customer. In other words, they have not demanded consideration. It is needless to add that they have not received any consideration and that they did not deserve any.

It rests with organizations like the Merchants' Association and Grocers' Association, over the latter of which I have the honor to preside, to educate the retail dealers to the fact that men are not hated and shunned because they refuse to submit to abuse, but are rather admired and respected. While the Merchants' Association has already accomplished splendid results in the shape of material improvements for San Francisco, and while we all look for even greater results in the future, I want to say that, in my opinion the greatest boon it has been able to bestow, is the education of the retail merchant class to the possibilities of united effort.

What the ultimate results of this will be, I am not a good enough prophet to foretell. As a retail merchant, there are some things that I feel are possible and that I hope and think will be brought about by this organization in time. Among them are the following:

SOME THINGS TO BE DESIRED.

First—An effective and business-like Civil Service system to better our city government.

Second—Thoroughly paved streets and a complete sewer system.

Third—Concerted action of merchants to supervise various advertising schemes and suppress by common action those that are useless or vicious.

Fourth—As a merchant from the North End, I am able to speak authoritatively of the need of a beautified Telegraph Hill.

Fifth—Common action that will secure legislation equitable for retail merchants generally.

I hope for the accomplishment of these things because of the presence of the Merchants' Association from which we not only learn our power but in which we also find an instrument to make that power effective.

In conclusion, gentlemen, I would say, that, being a retail grocer, I feel that there are many here to-night who could speak with more of authority than myself, and whose thoughts would carry more weight and value. At the same time, I am not unduly humble since I recall the fact that the Merchants' Association was indebted for its very first presiding officer to the retail grocers of this city in the person of Mr. Hugo D. Keil of the firm of Goldberg-Bowen & Co., whom we of the grocery trade look up to as the leaders of the business.

I wish to assure you gentlemen that in your efforts in the future the Merchants' Association of San Francisco can count on the assistance of the organized grocers not only of San Francisco but of the entire State of California.

THE INTEREST OF THE RETAILER.

President Stulz of the Grocers' Organization Describes the Close Relations Existing Between the Two Bodies and the Benefits Accruing to Each.

At the conclusion of Dr. Law's address Mr. Symmes said:

We have listened to the property-holder outside of the merchant. We will now ask one of our representative merchants to speak to us upon the subject of the evening. I have the pleasure of presenting to you Mr. Stulz, President of the Retail Grocers' Association.

Mr. Stulz said:

Gentlemen: When I address the Merchants' Association of San Francisco, I do so with a good deal the same feeling with which one of his poor but honest relatives would advise a merchant prince. As President of the California Retail Grocers' and Merchants' Association, and one of the members and ex-President of the San Francisco Grocers' Association I have always considered the Merchants' Association of San Francisco one of the strongest factors in our community towards securing better trade conditions.

The grocers, the druggists, the butchers and other lines of retailers have various individual interests that make it essential for them to unite in separate organizations. There are certain other big, broad, general interests that they all have in common. We look to the Merchants' Association as a clearing house for these larger needs and, from its very importance, the Merchants' Association could not be expected to safeguard the various lines in their smaller needs without a strong co-operation of the merchants themselves.

Every retail merchant of San Francisco has realized the harm and inconvenience caused by our once roughly paved streets. It is almost entirely to the activity of the Merchants' Association that we owe better pavements, saving wear and tear on wagons and even the lives of our horses.

We all know about the trading stamp nuisance, and the up hill work it took to crush it. It required joint action of all the retail merchants of the city to secure permanent results, and, as a matter of course, the Merchants' Association was appealed to, but not in vain—and I know that the correcting of this evil will bring better conditions.

THE PROBLEM OF THE DEAD BEAT.

Our local grocers' association has been much interested in securing legislative protection. To get it we have organized associations in nearly all of the larger cities of the State. In some of these cities, all the merchants have been brought together into the organization. Some are called Grocers' Associations, some are Merchants' Exchanges and some are Boards of Trade. But all had one purpose in view and that was protection against dead beats and the betterment of the laws affecting retail merchants. When the Legis-

lature convened in 1903 our organization was represented in seventy-eight cities and towns, and it is now represented in ninety.

When any bill we were interested in was to come up before the Legislature, we sent word to our members and they wrote and wired to their representatives in the Senate and Assembly. We kept both houses thoroughly convinced of the fact that we knew what we wanted and why we wanted it. They gave us three laws.

One was a law to allow the formation of Mutual Fire Insurance Companies along the lines that have proved safe and profitable in the older communities. This law, I regret to say, was vetoed by Governor Pardee.

The second was an amendment to the Pure Food Law by which the retail dealer who could show a guarantee of purity was relieved from responsibility for the purity of goods he sold. This guarantee will always be the best proof as to who is the one guilty of selling things for something else than what they really are.

The third was a law permitting the garnishment of the wages of public officials. This law has been fought bitterly by the money lenders, who prior to its passage, were the only people who could get hold of an official's wages. The matter was carried to the Supreme Court and the constitutionality of the law was there affirmed by the Supreme Judges in banc, only one Judge dissenting.

SOUGHT THE ASSOCIATION'S AID.

Our organization was in some financial straits at this time. We were obliged, therefore, to call on the various associations affiliated with our State association for contributions to help secure the fee which we had agreed to pay to our attorney, Mr. John Hubert Mee, for his splendid services in our behalf. I want to acknowledge here the substantial sympathy and interest of the Merchants' Association which was manifested by a check for \$50. Our organization was also instrumental in securing the adoption and approval of the "Bulk Law," which prevents the fraudulent sale of a merchant's stock in bulk. We also prevented certain undesirable legislation.

The State Grocers' Association possesses a strong influence since the retail merchants of this city have never been able to figure definitely upon the support of the delegation from San Francisco, and the San Francisco merchants have little influence with legislators from the country. I want to say now, that the influence in question is at the service of the Merchants' Association whenever it may be needed so that it may be considered as really one more asset of this splendid organization. We expect to demand several laws from the next Legislature.

One of these is a law to make the husband and

DRIVING PARTISANSHIP OUT OF CITY POLITICS.

**George C. Sikes, of the Chicago Municipal Voters' League, tells
How His Organization Works for Clean
Government.**

One of the most effective organizations for good government in the United States is the Municipal Voters' League, of Chicago. The Merchants' Association was fortunate enough to secure among the guests at its Decennial Dinner, Mr. George C. Sikes, Assistant Secretary and executive officer of the League, who outlined the character of its work. In introducing Mr. Sikes, Mr. Symmes said:

You know, gentlemen, that once a month the Merchants' Association sends out its little publication, the Review, and I trust that all of you read it. It is read outside of San Francisco to a remarkable degree. No week goes by, but one or two or sometimes half a dozen inquires come to us from organizations throughout the United States, asking us for information concerning the work of the Merchants' Association, with a view to utilizing the experience which we have had here.

We are favored tonight with the presence of a representative from the great city of Chicago. Supervisor Comte has told us how the Merchants' Association should take some steps toward getting the right men in office. As Mr. Sikes, the Assistant Secretary of the Municipal Voters' League of Chicago, has given and is giving his time to that specific purpose, I am sure it will be of great interest to you, to have him tell you something of the Municipal Voters' League. I trust the time is not far distant when San Francisco may be blessed with the same kind of an organization. I have the pleasure, gentlemen, of presenting to you Mr. George C. Sikes.

Mr. Sikes received an ovation that showed what deep interest the Chicago League's work had aroused in San Franciscans eager for good government. He responded to it as follows:

You know what Mark Twain said, "When in doubt, tell the truth." Your toast-master has intimated that I am not so much to speak to you of what I have seen here, but he and a few others having heard of our work in Chicago, desire that I should tell you briefly of the line of activity of an organization which works in a different way from yours.

However, it gives me great pleasure to pay a tribute to your organization. To those who keep posted on such matters, and informed as to what is going on in a municipal line, the Merchants' Association of San Francisco is accounted one of the most progressive and successful organizations of its kind in the country.

In too many instances our bad city government is not due to the people of the cities themselves—that is, the cities which are badly governed in many instances are not in fact self governed.

There are those who seem to think there is something inferior about the inhabitants of a great city—that the men who live in San Francisco, Chicago or New York, or rather, those cities collectively, are incapable of as good government as the country at large, or of rural communities. I maintain that in the long run that will not be found to be so. It seems to me that the great cities of the country are getting more intelligent and more independent and have more political morality than the country at large.

CITY STANDARDS ARE IMPROVING.

That last statement may perhaps seem strange to you, but I stand for it nevertheless—unless you consider political morality to have to do with the question whether one man shall regulate the amount that another man shall drink. Aside from the liquor question and allied questions which may be sometimes regarded as the moral questions in politics, I maintain that the standard of political morality in the cities, if not actually higher, is becoming higher than the standard of the country at large. The public sentiment of civil service reform, for example, I know, in the city of Chicago, is far in advance of the public sentiment of the State of Illinois on that same

question. I cannot speak for your city or for other cities, but I know that that is true of Chicago.

LEAGUE'S WORK IS POLITICAL AND PERSONAL.

The Merchants' Association is an organization that works on measures and policies. The Municipal Voters' League of Chicago mixes directly in politics. It has, comparatively speaking, little to do with measures and policies except as these may be involved in the question of men. Its field is men, and it has confined itself to the City Council. It has taken an active hand in the contest for the election of members of that body.

Peraaps nine or ten years ago, when this movement was started, the Chicago City Council was at its worst. It was scandalous in the extreme. Of the 68 members of that body, at least 58 were united into a gang that put through any measure they saw fit, and put it through without regard to public sentiment and with very little debate. You can see that in such a situation as that, the Merchants' Association would have very little influence. It was necessary to have some other kind of work.

We have bodies corresponding to the Merchants' Association and we assist those bodies to become effective in their work. I remember that a conference was called to consider the matter of the work of the Voters' League. A Committee of 100 was appointed and from that Committee an Executive Committee of nine was chosen. That Executive Committee was presided over by a Chairman. The Committee went ahead with its work honestly and decently. It knew that conditions were bad, but it did not know just what to do or how to do it. It stumbled along as best it could. Finally, for reasons of expediency, its work was confined to the City Council. That does not mean that on occasions it might not broaden its field, but it has not done so yet.

Passing over the details I will tell you what the method of the work is. Two reports are issued each year. We have now 70 Aldermen serving for two years, one-half of whom go out of office each year. About two months before election the League publishes a report, giving the records of the outgoing Aldermen, telling what they have done during their two years in the Council, what their general attitude has been, and whether they ought to be elected or whether they ought to be defeated.

About a week before election there is another report giving the standing and the characteristics of all the candidates who are serious candidates at the election. The report is first a general report, and then it goes down, ward by ward, telling who the candidates are. That seems a very easy matter, but if anybody will try it, he will find it somewhat difficult. The fact is, however, that this procedure has worked in Chicago; it has been successful, and strikingly so. At the present time, out of 70 members of the City Council, over 50 have been elected with the endorsement of the Municipal Voters' League, standing on the Municipal Voters' League platform, and for the last three or four years the Council has been organized strictly on non-partisan lines. In the old days if the Republicans were in the majority, the Democrats would organize the Council, or, if the Democrats were in the majority the Democrats would organize the Council. In later years, when the better element has been in a majority that plan has been abandoned and the Council is organized by the honest men in it without regard to party.

PARTISANSHIP MUST BE BEATEN.

The great thing to be overcome in a movement of the kind I speak of is partisanship. In the old days the Council was bad for two reasons; first, because the voters followed party lines, and secondly, if a voter wanted to break from party lines he did not know what to do. The first fight of the Municipal League, and of the newspapers and those working with it was to get the voters to vote for the best candidates, regardless of political parties.

That movement has been remarkably success-

ful, and to-day in the City of Chicago, the office of Alderman is regarded as non-political. It has got so that the bosses have about given up that position, and they are willing to let the reformers have it, as they put it. That, of course, makes our work much easier.

In the second place, the function of the League is to furnish information. It has an office open the year round. It has a paid staff that is gathering this information, and when the reports are made out we believe they represent careful and correct work. Fortunately the voters believe so, because each year they have followed these recommendations more and more. Why this would succeed with Aldermen when it might not with the office of Mayor, for instance, would probably be that a man who was prominent enough to be a candidate for Mayor would be well enough known to the voters and they would use their own judgment about him. But in a ward representing 50,000 or 60,000 people and 10,000 voters, the voters will not personally know the candidate for Councilman, and he is probably the type of man who has not prominence sufficient for them to know him by reputation; they are generally in the dark on information, and are glad to get whatever this organization is prepared to give them in that way, and for that reason the work has been successful.

Following Mr. Sikes' address the Chairman read the letter from Governor Pardee that is printed on the first page. He then said:

We had hoped to have with us, for he accepted the invitation, Doctor Paolo de Vecchi. He was to speak to us on the professional man's views of the Merchants' Association. On account of professional business he is absent from the city and asks to be excused. We have, however, a gentleman whom I would like to ask to speak to you for a few minutes—Mr. Andrew Davis, a much valued Vice-President of this Association. He has, as you know, taken hold of the charity work of San Francisco and the work which the Merchants' Association has been able to do in connection with it. He had prepared an article for "The Review" but it seems to me that in the 10 minutes we have now to spare, we might wisely and profitably hear what Mr. Davis has to tell us. I will ask him to speak to us on the charity question.

Mr. Davis told what had been effected by the simple process of having experts examine into the merits of persons seeking charity donations in San Francisco, but the part of his address most interesting to his auditors dealt with the need of a central body which should systematize and draw together all the now separate organizations, to handle the social problems that are bound to press upon San Francisco as the city expands. His address will be found on Page 8.

SENATOR PLUNKITT ON THE MAIN ISSUE.

This country can't get along without political parties, and political parties can't get along without offices. There's the whole thing in a nutshell. Take away the offices and the parties must go down. When the parties go down the country must go down. Therefore, Tammany is goin' to try to save the country by destroyin' the civil service curse and bringin' things back to the condition they were in when patriots flourished and were rewarded with all the good things goin' when their party won. That's why we're goin' to put up a big fight to carry the State next year. If we only had the governorship we could soon get rid of the whole civil service combination and the country would be saved.—*Boston Transcript*.

The civil service laws and rules are intended for the protection of public servants in the discharge of their duties, and anyone important enough to challenge the enmity of small-souled politicians, invested with a little brief authority of influence, is not too humble to be left outside the aegis of the merit system.—*Boston Transcript*.

TO ORGANIZE ALL THE CHARITIES OF THE CITY.

Andrew M. Davis Outlines the Endorsement Committee's Past Achievements, and Points Out the Great Work It has Yet to Do.

The time of the Annual Report of the Merchants' Association is a fitting occasion for the Charities Endorsement Committee to review the progress it has made in the two years since its establishment, and to outline distinctly the lines along which it plans to develop its future work if it is accorded the moral and financial support of the public.

The Charities Endorsement Committee in its investigations, formal and informal, has practically covered the field of charitable activity in San Francisco and is now in position to give accurate information in regard to the financial integrity, efficiency and general standing of the various charities.

The Committee has devised a simple method for making this information available to the giving public, and therefore of affording adequate protection from fraud and imposture masquerading in the guise of charity. This plan provides that any solicitor not having the Committee's official endorsement card may be referred to the office of the Associated Charities which is also the headquarters of the Charities Endorsement Committee. If he represents an organization a report will be sent from the Committee; if he is asking help for some individual, an investigation will be made and a report sent from the Associated Charities. In either case there will be given a complete statement of the facts on which the decision or recommendation is based, so that no one is asked to accept arbitrarily the judgment either of the Endorsement Committee or the Associated Charities. This simple device makes it inexcusable for any one to be the victim of a charity faker.

The Charities Endorsement Committee has practically rid the city of the professional charity promoter and has established business methods in the collection of funds for charitable purposes.

No accredited society will now allow its name to be used in connection with any entertainment given by one of these promoters, nor will the conditions of its endorsement allow the payment to its collector a commission greater than fifteen per cent. Many times since the establishment of the Endorsement Committee, professional promoters coming from other cities have attempted to hire the name of some local charity and arrange an entertainment on terms of thirty-three to fifty per cent of the proceeds for the promoters.

FIFTY PER CENT PROMOTERS FAIL.

In every case known to the Committee the undertaking has failed, the plan being generally abandoned at once when it is understood that the Endorsement Committee will not sanction it, and that no legitimate charity will allow its name to be used.

The Committee has also put an end to the collection of money through the circulation of bogus subscription lists; the last faker reported had collected more than \$1,000 in a neighboring city, but failed to get a cent in San Francisco, investigation showing that even the few names on the subscription list were fictitious.

The Charities Endorsement Committee has made it difficult, if not impossible, for ill-advised enterprises to be started by persons not known in the community, and has done much to enforce the principle that a charity asking for public support should be regarded as a public trust and should therefore be under the control of a responsible and active board of directors.

The Endorsement Committee has secured the co-operation and support of the leading charities, which recognize that its work is in their interest and designed for their benefit.

And perhaps most important of all, the Endorsement Committee, through its current investigations, has obtained a knowledge of the charity situation in San Francisco that is unique because it is comprehensive—a knowledge that will enable it to consider and plan for the various institutions, not as separate and individual entities, but as inter-related parts of a system of charities.

The Endorsement Committee then is not content to be simply a device for the prevention and detection of fraud, for the knowledge and experience it is getting is fitting it for a more important and significant work—the constructive work of systematizing and organizing the charities of the city, and this constructive work is especially important to San Francisco in this,

its transition period, and before it is confronted with the problems that confront every large city.

NO USELESS CHARITIES WANTED.

Now is the time when it will be comparatively easy to insist that no charity shall be organized unless there is a real and vital need for the work it plans to do—a need not met by any established organization; to insist that the philanthropic work of the city shall be in the hands of representative people who hold themselves personally responsible for the work that is done and the methods that are adopted; to insist that the standard of intelligence and efficiency that is required for success in business and in the professions, shall be the standard required in charity work—the standard required by the public as the condition of its financial support. These demands the Endorsement Committee can and will enforce if it is given full confidence and moral support; if it becomes in a real sense the representative of the giving public.

We are so prosperous here in California that we have come to feel ourselves immune from the poverty and dependence that have attacked other and older communities, and therefore we approach the problems of charity and charitable administration with a happy-go-lucky indifference—an indifference from which we are only rudely awakened if, by chance, we come face to face with the facts of the situation—facts which show (I quote from a recent official State report) that the State of California, though one of the most prosperous and highly favored of the States, economically considered, yet spends in the care of her dependents more than one-third of her revenue; and this, not because she is giving better care, but because in proportion to her population she is providing for a larger number of dependents than is any other State in the Union.

In proportion to her population, California is supporting in her jails and in her prisons a larger number of criminals than is any other State in the Union. She exceeds all other States in the proportion of dependent children supported in her children's homes and orphan asylums. New York alone has a larger proportion of insane in her State hospitals. And strangest of all, the counties of California, in comparison with the counties of other States, are distributing an excessive amount in direct relief to the poor.

ENCOURAGING PAUPERISM.

These are facts which show that California, through its careless indifference, is creating its own problem of dependence and pauperism—a problem which is growing in magnitude and seriousness far beyond anything warranted by the economic conditions of the State. These facts are significant—significant in what they tell—still more significant in what they suggest. For they suggest the danger, not fancied, but real—the danger that the same spirit of careless indifference, of thriftless contempt for the future, will be the spirit in which San Francisco will meet her far more serious problems—the problems that will press for solution as she grows and develops out of the large town into the great city.

In this transition period it is not unfitting that we should ask your hearty support of the Charities Endorsement Committee, representing, as it does, the first preventive and constructive charity work undertaken by our Merchants' Association; that we should ask your support of the Charities Endorsement Committee, not simply because it is a device to prevent fraud, and save expense to the community, but because it has undertaken the important and far-reaching work of organizing and systematizing the charities of the city, so that these charities may be the efficient machinery to deal with the problems that must be dealt with by every large city; so that these charities may be ready, as the New York charities were ready, to meet the housing problem when it comes, to check the inroads of consumption, to deal judiciously with San Francisco's wayward and dependent children—in a word to make normal and wholesome what is abnormal and unwholesome in our city's life.

GUIDING ORGANIZATION NEEDED.

These things our charities cannot do unless

they have some guiding, organizing center of activity familiar with all the work that is to be done, familiar with the work that each separate agency is able and fitted to do. This guiding and organizing center is what the Charities Endorsement Committee aims to be, what it can be if it receives your adequate and unreserved support. In this connection let me recall to you Dr. Smith's impressive warning:

"The eyes of the Nation are at this time upon the Pacific Coast. You are passing out of the condition of being a big town into becoming one of the world's greatest cities. That is what we expect of you. With this great urban development that is coming upon you will come the great urban problems—such problems as came to London, Paris and Berlin will come bye and bye and sear and burn and rot in the heart of San Francisco. How can you prevent it? You are here before the intruding of the sea; you are here to sit down and take counsel together as to what you shall do. You are here to swear by your love of God and your love of man that San Francisco shall never have any worse slums than it has to-night, even if it has five million population."

Judge Hunt's closing remarks at the Decennial dinner will be found on the next page.

FORMER DIRECTORS ARE UNANIMOUSLY RE-ELECTED.

Annual Meeting of the Merchants' Association Results in the Retention of the Old Board.

The tenth annual meeting of the Merchants' Association was held at the Association's offices in the Mills Building at 4 p. m., on May 24th, with Vice-President Fairfax H. Wheelan in the chair.

The annual reports of the Secretary and Treasurer were read and approved.

The nominating committee, consisting of Messrs. F. W. Dohrmann, M. S. Kohlberg, Charles Bundschu, A. S. Baldwin, John E. Quinn, W. J. Dutton, and D. S. Kelly, presented for re-election the names of the five directors whose terms have just expired. They were: Messrs. Frank J. Symmes, P. C. Rossi, Robert H. Swayne, Foster P. Cole and Andrew M. Davis. Mr. A. J. McNicoll moved that the Secretary cast the ballot of the meeting for the nominees, and they were accordingly declared elected for the ensuing three years.

At the regular meeting on May 27th, President Symmes and the other officers were unanimously re-elected, and the board was organized as before.

MIXING THEIR FUNCTIONS.

The Merchants' Association of San Francisco is right, and the Board of Works wrong in the controversy over the flower sellers. Whether the new ordinance passed by the Supervisors is right or not is certainly not for the Board of Works to determine. If the executive departments undertake to assume judicial functions, affairs will very quickly become muddled.—*Oakland Enquirer*.

Here is the fatal difference between public and private employment. The public employee has no evidence that extra energy, intelligence or time devoted to his work will be to his advantage or of any perceptible advantage to his employer. The private employee has abundant evidence that such a course will, as a general result, bring him ample reward.—*Public Policy*.

JUDGE HUNT FOR THE PEOPLE.

Jurist Offers in Evidence Letters from the Banjo-Eyed Kid, "Richard Mansfield," and other Citizens, and Suggests a Little More Jury Duty.

The Decennial celebration was closed by Judge John Hunt in a most enjoyable vein of humor. In presenting him Mr. Symmes said:

It is a great satisfaction to even up conditions sometimes, and whilst all of us delight in doing the glorious citizens' duty of serving on a jury, there are times when we think we ought to be released.

And when we go before the Judge and give him all those substantial reasons why we ought to be excused at that particular time, when our partners are away and the children have the measles and we have all the many difficulties to contend with which seem to us sufficient cause to justify our being excused, the Judge will tell us in that bland, kind fashion of his that we are just the men he needs and he will be very easy on us and make it so simple and comfortable for us that our business won't miss us at all; and we simply have to succumb.

I had the satisfaction of getting even on one of our beloved Judges. I asked him if he would say something here to-night and give his idea of the Merchants' Association. He came around with the kind of excuse that I have just outlined, which was just as foolish to me as mine had been to him when I wanted to get off a jury. He did not think he was just the kind of man to speak to this august body on this occasion. I suppose he thought this was not a criminal or a probate court, and altogether he could not see any reason why he should be required to speak to us. But I was as bland and as persistent as he had been to me some time ago, and the consequence was he was not permitted to refuse. We have now the pleasure of hearing from Judge Hunt, who will tell us in his own peculiar way what he thinks of us.

Judge Hunt said:

Mr. President and Members of the Merchants' Association: In order to correctly ascertain the professional opinion of the work of the Merchants' Association, I addressed letters to some of the most distinguished members of the varied professions, and the replies received, which were addressed to Mr. Symmes, together with some war bulletins, I will now, with your permission read.

The first epistle is from a professional politician, the Banjo-Eyed Kid:

NONE OF IT FOR THE KID.

City Hall, Wednesday.

To Boss Symmes:

Now, say! Why don't you Meres let de push alone! Don't we work hard enough to get inter de office widout workin' after we get it?

Just get onder dis; civil service cuts no ice wid us. I got in der street sweepin' department by answerin' only one question. Dey as'd me how many legs a lobster had, and when I told 'em, dey gave me 10 per cent fer merit and 90 per cent for experience at primaries.

Wot's de matter wid de Board of Public Works anyway? Why do yer call 'em "honorables" when you go to deir meetings, and someting else when yer get outside?

Don't you know dat polites is a perfesh? Isn't dere at least two perlitical parties? Cert. Is dat because dere is two sides to every perlitical question? Nit. It's because dere is two sides to every office—de outside and de inside.

Wot's der good of stickin' to one party all de time? Take dem guys wotcher call filosofers like Herb Spencer, Dave Jordan or M. Kelly. Don't dey all say dat de bloke wot never changes his mind will never change his shirt? Sometimes we fellers votes fer de Democrat; sometimes fer de Republican; but generally fer two dollars and a half.

We are willin' to vote your ticket. Just give us de dough, and se us rise. Nun of us fellers will lend ourselves to a snide job; we may sell ourselves, or hire ourselves, but we won't lend ourselves—dat's too cheap.

You may tink it's sad dat every feller has his price, but we tink it's sadder when he can't get it.

Get on to Teddy McSnout; he went in for every office 'cept freeholder. First he tried fer President Board Public Works; den fer Supply Agent

of de School Department; den fer County Treasurer; den fer member of de Board of Helt; and last fer City Hall janitor, but he got left. Den de poor bloke died eder from hart failyer or office failyer, and we got a poet, Faxy Wheelan, wot works for der M. A. newspaper to write us someting fer his slab and here 'tis:

"Here lies a chronic politician, Terrence Mc-Snout;

He always tried for every place and always was left out;

'Twas in the month of August last

The late lamented died,

And now he's in the only place

For which he ne'er applied."

Yours, etc.,

The Banjo-Eyed Kid.

The next letter is from a distinguished member of the dramatic profession, Richard Mansfield:

"RICHARD MANSFIELD'S" RESPECTS.

Columbia Theatre, March 25th, 6 P. M.

President Symmes,

My Dear Sir,

Although I am not native here, nor to the maror born, I have heard much of the Merchants' Association; and, from what I have learned of it, I am assured that each member of that Association is a worthy citizen, who recognizes the fact that San Francisco is not made up entirely of the home he occupies, or of the lot he owns.

Every one has faith in the ultimate greatness of your city, but yours is the faith which is manifested by works.

Your actions prove that you love your city as the Athenian "loved the city of the Violet Crown; as the Roman loved the city of the Seven Hills;" and you will make it worthy of the Imperial State, upon whose mountains the snow never melts, in whose valleys the rose never fades.

While your members occupy no public position, you, nevertheless, influence and mold public measures and public men; thus, like Banquo, you are "lesser than Macbeth, and greater." Your power never menaces the honest official; your mailed hand is lifted only against the unfaithful steward. The public servant who faithfully fulfills his duty need have no fear of the Merchants' Association. To such an one might be addressed the reply of the father to his son, when both were engaged in working at a carpenter's bench.

"Dad," said the boy, "I hear that the fish are biting fine now."

"Very well, sonny, you just stick to your bench, and they'll never bite you."

Sincerely yours,

RICHARD MANSFIELD.

The next letter is from a professional cynic, and I suppress his name lest it might furnish information to the Detective Department.

HE WANTS THEM ON THE JURY.

President Symmes,

My Dear Sir,

What the Merchants Association should do for the courts of this city is, to mobilize a corps for jury service.

A subpcera to act as a juror in the Police Court, or on a Coroner's jury, seems about as welcome to the merchant as the sight of his buns payable, or of an insolvent debtor.

With a membership of 1300, the Merchants' Association ought to be able to find twelve men who possess the statutory qualifications for jury service, to-wit: the possession of their natural faculties, mediocre intelligence, and an ordinary knowledge of the English language as she is spoken in the Superior Court.

For the busy merchant, jury service in a civil case should prove a rest cure; for as three-fourths of the jury can render a verdict, nine only need keep awake.

It is true that juries composed of mercantile men frequently disagree; but the cause of such disagreement is usually the Judge's charge. The Court's charge is enough to make a juror disagree with his own meals, and the result is, that the jury is hung instead of the judge.

People labor under the delusion that a member of the Merchants' Association is possessed of all

of the virtues, domestic, foreign, manufactured and imported; they erroneously think that his moral credit, like his Bradstreet standing, is represented by A A A 1 plus 2, minus naught. But, if this be true, how does the merchant deteriorate when he seeks, in Court, to be excused from jury service.

When subpoenaed as a juror, he enters the City Hall, he either writes upon its portals the inscription, "All truth abandon, ye who enter here," or else his system succumbs to the unsanitary atmosphere of that municipal edifice. Consequently, while he may not commit perjury to escape the panel, he is exceedingly parsimonious in dealing with the truth, and sometimes discounts it 60 per cent.

In his store he can diligently labor twelve hours a day, and grow fat, and exuberant in mental and physical vigor; but, when summoned for jury duty, he instantly becomes rheumatic, anaemic, deaf and impotent; he has croup, the plague, the measles and all of the ills that a juror's flesh is peculiarly heir to.

It would seem that he confidently expected to spend his remaining years in the Home for the Incurables.

Now this ought not to be! Let the Merchants' Association do its duty; let it help the Court to dispense justice, and thus enable the Court to dispense with law.

A PLATFORM FOR THE ASSOCIATION.

Another suggestion; while the Constitution of your Association attempts to set forth in detail the purposes of the organization, it is still incomplete in several important particulars. For instance, it lacks the terseness, likewise the romance and verity of the political platform. I therefore conclude this screed by submitting for your consideration the propriety of adopting, in addition to your Constitution and By-Laws, the following platform and declaration of principles:

First.

This Association will impose a fine of one thousand yen upon any speaker at its dinners who seeks to make up in length what he lacks in depth.

Second.

This Association will not admit to membership Asiatics, Superior Judges, or Indians not taxed.

Third.

This Association will hereafter investigate the character of nominees for public office, before election. Heretofore, we have voted for unknown men; and, only after their election, have we found them out, when we tried to find them in.

Fourth.

This Association believes in the open door; but not in the open town.

Fifth.

This Association believes in an inter-oceanic canal; provided it has locks enough to prevent a steal.

Sixth.

This Association is now and ever shall be, world without end, opposed to a bail-bond indebtedness. Hence it will hereafter refuse to go bail for any of its members convicted of burglary, horse stealing or train robbery.

Seventh.

This Association favors harmony between capital and labor; but it denies the right of the Union to condemn the Summer winds as scabs because they sweep the streets for nothing.

Eighth.

This Association will advance the best interests of our city; and, to this end, it will seek to enlarge its population. For, while this Association believes in the full dinner pail, it prefers the full baby carriage.

Lastly.

This Association will raise the salary of its Secretary next year, although it could not raise it last month.

The last paper which I shall read you, gentlemen, is from the profession of journalism. I was favored with it by the distinguished War Correspondent of the Merchants' Association Review. These bulletins have not been published, but they contain a full and veracious account of the great battle recently fought between the Merchants' Association and the Flower Venders.

The first bulletin is:

HOT FROM THE SCENE OF THE TROUBLE.

First Bulletin.

Monday, 1 P. M. The war between the Merchants' Association and the Florists has commenced. A triple alliance has been formed between the Florists, the Board of Public Works and the Police. The allies are strongly entrenched behind technicalities. A squad of patrolmen

guard their right, a battalion of officials protect their left, and Judge Conlon covers their rear.

Second Bulletin.

Tuesday, 2 P. M. The officials are bringing up their picked corps. This corps is armed with picks, costing sixty cents to buy, and one dollar to repair. The Mercantiles have protected the Treasury by planting torpedoes, and they are closely guarding their single line of communication, the Geary Street Railroad.

Third Bulletin.

Three P. M. The Mercs, by excellent strategy, have established their base upon the Chronicle sidewalk, thus commanding the curbstone. Their formation is admirable. Their left is resting in a bar-room and their right is protected by the safety passenger station and fire escapes. A column of street venders are resting on the sidewalk, when the police are not looking. General Symmes commands the Mercantiles, while the allies are lead by Generals Pedroni Peone and Bozzigalda.

Fourth Bulletin.

Five P. M. The Allies have just sustained a severe loss from the explosion of a contact mine, made up of public opinion. The Mercantiles are improving the service of the Geary Street line by putting on mules and sleeping berths.

Fifth Bulletin.

Wednesday, 10 A. M. At break of day the Allies fired five guns at sunrise, but missed it. They next made a frontal attack upon the Mercantiles, bringing up their batteries of base-ball pitchers and catchers.

Two P. M. The Police made a charge upon the Mercantiles, and captured a street flower vender. This event demoralized the Mercantiles. Their line wavered; it is falling back upon the Chronicle's windows; it now looks as if their front would face upon their rear.

Four P. M. At this moment it looks critical for the Mercantiles. They may be cut off, not only from their port, but also from their beer.

Six P. M. The Mercantiles are bringing up their gold reserves; General Symmes has made a bold advance of \$20, in consequence of which the fight is now proceeding with renewed vigor.

Sixth Bulletin.

Thursday, 10 P. M. The Mercantiles have just been reinforced by seventeen Supervisors, who have opened fire upon the Allies with their heaviest ordinance. The enemy are now retreating! The Mercantiles are not only in possession of the Geary Street Road and turn-table, but they have extended their line to Powell Street and Union Square, which they are now holding.

Seventh Bulletin.

Thursday, 2 P. M. The Allies have just attempted to destroy the Mercantiles by floating a number of mines, such as Gould & Curry, Ophir and Overman. The attempt failed because those mines would not work.

Eighth Bulletin.

Thursday, 6 P. M. The Allies are now falling back upon the City Hall, keeping in touch with the Breweries. The Politicians have just opened a heavy fire upon the Charter! They are armed exclusively with machine guns. It is said that the Officials sustained a great loss in the recent combat, but they expect to reinforce their ranks from the City Hall official incubator.

Ninth Bulletin.

Friday, 10 A. M. A wireless, just received, states that a great battle was fought on the 14th instant between the Mercantiles and the Allies, resulting in an overwhelming victory for the Allies. A cablegram just received, in reference to said battle, states that it resulted in the overwhelming defeat of the Allies. These two dispatches are official. Will send a final bulletin tomorrow.

Last Bulletin.

Saturday, 10 A. M. The Allies are now resting on the Charter, but their position is deemed untenable. The Officials are making piece proposals to the Mercantiles.

The war is practically ended. The Mercantiles achieved a great victory; for, although the campaign lasted several days, the only loss they sustained was their loss of time.

The attention of those who argue that there is "no financial value in the beautiful" is called to the fact that our Consul at Geneva reports an expenditure by tourists in Switzerland of over \$18,000,000 annually.

FILIPINOS DINED BY THE CITY'S BUSINESS MEN.

Commissioners to the World's Fair Tell their Hosts of the Need of the Islands for Unrestricted Trade with this Country.

Forty-seven Commissioners from the Philippine Islands to the St. Louis Exposition were entertained at a banquet in the Palace Hotel on May 28th, by members of the Chamber of Commerce, the Boards of Trade, the Manufacturers' and Producers' Association, the Merchants' Association, the Merchants' Exchange and other commercial organizations of San Francisco.

The guests were judges, provincial governors and other officials and men of note in the islands, and their presence in San Francisco was made the opportunity of giving them a warm welcome to the United States, and of helping to make them feel the advantages of incorporation in the American family.

Incidentally they took advantage of the occasion to tell their hosts what the Philippines needed in the way of national legislation, and to indicate the benefits that might accrue to California and to San Francisco through the removal of trade restrictions. It was an event destined to be of the highest mutual value in promoting a knowledge among the Filipinos of what this city may mean to them in a commercial way.

To the Chamber of Commerce belongs the honor of arranging the reception. Mr. Symmes, President of the Merchants' Association acted as toastmaster. All the commercial bodies in the city were represented. Addresses were made by Senator Perkins; Bernard Moses, ex-Civil Commissioner of the Philippines; Mayor Schmitz and others. In response, addresses were made by the Hon. Trinidad H. P. de Tavera, Senor Don Juan de Leon, representing the municipal government of Iloilo, Hon. Victorino Mapa, Associate Justice of the Supreme Court of the Philippines, and Don Ramon Genato. The last named spoke fluently in English. The others spoke through an interpreter—Commissioner A. W. Ferguson, who accompanied the party.

Senor de Tavera said:

I can hardly express my gratitude and that of the members of the Commission for the kindly and cordial reception we have received from the citizens of California. Be assured, gentlemen, that all the manifestations of good feeling and good will of which we are the recipients will be resounded throughout the islands, for all eyes are fixed upon the Commission, as well as upon the people of the United States. I propose a toast to the citizens of California, our neighbors on the other side of the Pacific.

Mayor Schmitz assured them of the city's warm and hearty welcome, and then Don Juan de Leon, representing the agricultural interests of Panay and Negros, said:

Regarding Filipino agriculture, the destruction of war has wrought such an effect that unless it is soon remedied, agriculture will disappear from the islands. The first thing needed is free trade with the United States. Tobacco and sugar should have free access to American markets.

The suppression of duties could not injure the United States because your present sugar production does not represent one-half your consumption.

Another need is the establishment of agricultural banks, which, under the new land title law, could lend money safely on Filipino mortgages. And then we need railroads, and free importation of railroad material and machinery.

The Hon. Victorino Mapa discussed the ad-

ministration of justice in the islands under the Spanish and American domination. He said that the Americans realized that the way to pacify the Filipino was to do him exact justice, and for this reason the courts have become famous under American rule for perfect equity.

Don Ramon Genato expressed his amazement at the size and grandeur of San Francisco; and this probably was the feeling of all his compatriots in the party. It is certain that the Filipino Commissioners left this city deeply grateful for its hospitable welcome, and strongly impressed with its great commercial importance to the Philippine Islands.

FORCED TO WITHDRAW ITS STREET-CLEANING SUGGESTION.

Association's Directors See No Hope that the City Could Do the Work Better than Contractors at Present.

The Merchants' Association recently recommended to the Board of Works that the Board take the street sweeping business out of the hands of private contractors and attend to the matter directly, provided certain conditions of good work, such as the enforcement of Civil Service rules should be complied with. The Association has been compelled to rescind that action. After observing the trend of administrative affairs for several months, with its manifest tendency away from the enforcement of merit system principles, the Directors have decided that they do not care to carry the moral responsibility for recommending a change which, poor as the street sweeping has become under the contract plan, promises nothing better than the contractors have afforded. They have, therefore, sent the following communication to the Board of Works:

May 13, 1904.

To the Honorable,

The Board of Public Works,

City and County of San Francisco.

Gentlemen: On December 18, 1903, this Association addressed a communication to your honorable Board, recommending that, under certain conditions, the city undertake to do its own street cleaning.

As none of these conditions have been complied with, we respectfully beg to withdraw our recommendation that the city undertake to do its own street cleaning and sprinkling at the expiration of the present contracts, and recommend instead that new contracts be let for the various districts, providing the bids received are reasonable, and that the contractors be held to a stricter compliance with the specifications and better work be required than the city has received during the last few years.

Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

It costs about \$2,500,000 annually to pave the streets of Paris, exclusive of the sidewalks, which are usually paid by the property owners, while every year the sweeping and sprinkling of the streets costs as much as \$1,600,000, for which work there is enrolled an army of 4,000 men and women, who are termed in popular language Knights of the Broom.—*Real Estate Record*.

DIRECTORS REVIEW THE YEAR'S WORK.

During the past year there have been forty-eight meetings of the Board of Directors and twenty-eight meetings of the various committees.

MEMBERSHIP.

One hundred and fourteen new members have been elected and the membership now stands at 1,320. There should be not less than one thousand additional names upon our rolls, not only for the increased moral support and the greater power they would give the association on account of number, but because the additional income derived therefrom would enable it greatly to extend its work to the advantage of all.

ACCOUNTS OF THE ASSOCIATION.

The books and accounts of the association for the past year have been audited by an expert accountant as usual. The Treasurer's report shows the receipts and disbursements during the year.

HONOLULU AS A PORT OF CALL.

One of the efforts of the association during the year has been towards securing Honolulu as a port of call for United States warships and transports. This was done in connection with the Merchants' Association of Honolulu, and it is doubtless due to the efforts of the two associations that the end was accomplished.

SAN FRANCISCO EXHIBIT AT ST. LOUIS.

Appreciating the importance of an exhibit from this city at the St. Louis Exposition, and the opportunity that was offered there for San Francisco to advertise its commercial and other advantages, the Directors made the "San Francisco Display at the St. Louis Exposition, 1904," the subject of discussion at the last annual banquet. The interest created upon that occasion resulted in the formation of a general committee of fifty, representing the commercial organizations of the city. Subscriptions were secured and a San Francisco building erected on the model street at the Exposition. In this building a special San Francisco display will be made, a series of lectures illustrated by stereopticon pictures will be given each day, and special exhibits will be made, showing San Francisco's important position in relation to the ocean and land commerce of the world.

PUBLIC CONVENIENCE STATION.

Since the last report, the Public Convenience Station at Union Square has been completed and presented to the city.

The results have shown the wisdom of the experiment. The daily attendance ever since the opening has been about 1,500. The accommodations of the men's department are now inadequate and the Supervisors are contemplating an enlargement of this portion to about double the present size. They are also considering the construction of a similar station on or near Market street.

PUBLIC LAVATORY AT THE FERRY BUILDING

The Board has taken up with the Board of State Harbor Commissioners the matter of furnishing a Public Lavatory on the ground floor of the Ferry Building, convenient of access to the general public. The Harbor Commissioners have willingly co-operated in the matter and agreed to provide such a lavatory if a suitable location could be

found. Steps are now being taken to secure such a location, and it is hoped that this convenience will be ready for use within a short time.

MORE ISLES OF SAFETY NEEDED.

The Isle of Safety constructed by this Association in front of Lotta's Fountain, has perhaps benefitted a larger number of people than any other street improvement ever constructed in this city. The advantage of such stations has become so apparent that the city has agreed to construct one at the intersection of Market and Powell streets, and the merchants and property owners in the vicinity of Market, Fourth and Ellis streets have subscribed a sufficient sum to construct one at that point. This association has agreed to contribute a handsome electrolier for this latter safety station.

BONDS FOR IMPROVEMENTS.

One of the most important acts of the association during the year has been its efforts in behalf of the bond issue for the improvement of the city. As the day of election drew near public opinion was divided; many of the voters were opposed to the bond issue because they feared that the money would not be wisely and economically expended. The decided stand of this association in favor of the issue and the notice of its purpose as far as possible, to see that the money was judiciously expended, had a favorable influence upon the general public, and aided in carrying nearly all the propositions submitted.

CHARITIES ENDORSEMENT.

The association has continued its support of the Charities Endorsement Committee. The value of this committee in preventing fraud and in assisting those who avail themselves of its services to distribute their charity wisely, is not yet so fully appreciated as it deserves. The association strongly advises all its members to aid the Associated Charities by a membership, and to insist that all solicitors shall first show the card of the Charities Endorsement Committee, before any support is given.

UNIFORM PUBLIC ACCOUNTING.

This Board has strongly supported the action of the Finance Committee of the Board of Supervisors in the expediting of the city accounts. The expediting has brought to light large defalcations. Many of these can be recovered, enough more than to pay the cost of the expert. The failure on the part of the city authorities to take action in proper time, however, has deprived the city of the opportunity to recover a larger proportion of this money.

A universal system of public accounting should be installed in all departments of the city government at an early date. Such a system is being adopted in the best governed cities of the day and it should not be neglected here.

STREET CLEANING DEPARTMENT.

While the downtown portion of the city, as a whole, has been fairly well cleaned, much of the sweeping in the outside and residence districts has been unsatisfactory, and work has been gradually growing worse and worse for several years. It is becoming more difficult every year to get good street cleaning done by contract and in consequence the Board recommended last Decem-

ber that if certain conditions were complied with, the city itself undertake the work of cleaning its streets. These conditions were not carried out and it therefore does not believe the city should attempt this work during the present year. The municipality might, perhaps, undertake to clean one or two of the outside districts simply as an experiment.

WORLD'S FAIR IN SAN FRANCISCO.

One of the Directors of this Association having suggested that San Francisco celebrate the completion of the Panama Canal by an exposition in this city, the Board considered the matter favorably, and referred the project to the Presidents of the various commercial organizations, who, after several meetings, recommended that a Pacific Ocean Exposition be held in San Francisco upon the completion of the canal, and that the Presidents of the commercial organizations of San Francisco be constituted the Board of Governors.

CIVIL SERVICE.

Much time and attention have been given towards upholding the Civil Service provisions of the Charter. The persistent attempts to disregard these provisions and destroy the usefulness of the Civil Service have caused the Merchants' Association to take active steps in support of the rules. Suits have been brought in the form of injunctions, in a number of cases, to restrain payment of salaries to employees appointed in violation of the Civil Service provisions of the Charter. Four different suits are now in hand and it is proposed to stand by the Civil Service principles to the very end. If the present Charter provisions will not stand the test of law, amendments must be provided in order that municipal affairs may be operated on business principles with which we conduct our own.

CONCLUSION.

The success of the association is cause for gratification, and it cannot but rejoice at the high stand it enjoys in the community, and the distinguished appreciation it has received from without. Its prosperity is due to observing the high principles laid down by its founders, to working conservatively but earnestly for the interests of the entire city, and to regarding the welfare of the public as ever of greater importance than that of the individual.

It is the earnest hope of the present Directors that another decade may see the Association with more than double its present membership, and witness a usefulness increased in a still greater proportion.

Respectfully submitted,

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES,
President.

L. M. KING, Secretary.
May 24, 1904.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

FIXING THE CITY'S BUDGET

Once a year, in our municipal government, the Board of Supervisors exercises the "power of the purse." The charter vests in it the right and responsibility of prescribing how much revenue (subject to the veto) shall be raised and how it shall be used. It is a dangerous power, but it must be centered somewhere. Just at present the city is fortunate in having a majority in the Board of Supervisors that can be trusted to exercise that function capably and honestly, and it needs but a cursory examination of the budget adopted last week to assure any intelligent citizen that the trust is not misplaced. We have not yet heard a single important complaint about the budget from the people at large, and the Supervisors who drafted and adopted it may rest assured that they have satisfied the larger part of the community.

First to be commended is the effort to protect the Civil Service (or what we have of it) by specific designation of Civil Service positions in apportioning salaries. This ought to prevent the payment of salary claims to men appointed in violation of the law. It ought to make officials who aid and abet spoils raids on the treasury, responsible on their bonds, if not actually liable, in a practical way, to impeachment for malfeasance in office. It may be possible for legal tricksters to defeat this provision, but we can promise that they will encounter resistance if they try it. The Supervisors have done their duty in the interests of the citizens, and citizens will endeavor to see to it that their work is not made useless.

Members of the Merchants' Association may take pride in the fact that their organization's work in supplying certain municipal needs has borne good fruit. Appropriations are made of \$7,500 for a Convenience Station at Fifth street, near Market, and \$750 for a Safety Station at Market, Powell and Eddy. In reporting these items the Finance Committee says:

"The object lesson taught the city by the enterprise of the Merchants' Association in the establishment of the Convenience Station at Union Square is not to be neglected. In furtherance of a general design to establish such stations wherever necessary in the city, we recommend this initial appropriation."

Similarly, we advise the expenditure of \$750 to defray the cost of a Safety Station.

That was done in a commendable spirit. People

WORK OF THE ASSOCIATION DURING THE PAST DECADE.

A Few of the Things the Mercantile Community has Done for Itself and the City, as a Result of Intelligent Cooperation.

From the Report of the Directors of the Merchants' Association.

1. Street Cleaning.

- (a) Object lesson given by us for one year.
- (b) Preparation of improved specifications.
- (c) Securing increased appropriation.
- (d) Supervision of work for many years.

2. Street Sprinkling.

- (a) Experiments to determine best method.
- (b) Securing the sprinkling of the principal business streets by the city, instead of by private subscriptions.

3. Street Lighting.

- (a) Object lesson of lighting business streets.
- (b) Extension of electric lighting throughout business district.

4. Street Paving.

- (a) Removing cobbles from many business streets.
- (b) Improved street repairing.
- (c) Investigation of street pavements in other cities.
- (d) Securing improved specifications for street paving, including the use of asphalt and vitrified brick.

5. Securing the Setting Aside of Certain Streets for Boulevards.

6. A Directory for the City Hall.

7. Improved Transfer System on a Number of Street Railway Lines.

8. Abolition of Merchandise License Tax.

9. Determining the Value of Salt Water for Sprinkling.

10. Securing Conventions for San Francisco.

11. Removal of Unused Car Tracks.

12. Substitution of Electric Roads for Horse Car Lines.

13. Removal of Many Kinds of Street Obstructions.

14. Closing Pool Rooms.

15. Securing Cheap Public Conveyances for Golden Gate Park.

16. Street Sweepings Sent to Golden Gate Park to be Used for Fertilization Instead of Being Wasted as Heretofore.

17. Ordinance for Removal of Poles and Overhead Wires From Business District.

18. A Modern Street Sign Ordinance, Granting Equal Privileges and Freeing the Streets From Disfiguring Advertising Signs.

19. Equipping Market Street With Appliances for Restraining Crowds During Parades.

20. Securing New Site for Hospital for Contagious Diseases.

21. Assistance in Securing a New Charter.

22. Strongly Supporting Civil Service in the City Government.

23. An Isle of Safety Constructed on Market Street in Front of Lotta's Fountain and Presented to the City.

24. A Modern Underground Lavatory Constructed at Union Square and Presented to the City.

ple expect their representatives to be not merely trustworthy, but progressive.

The Supervisors have in addition provided for a proper place of detention for juvenile offenders, an auxiliary salt water supply for the Fire Department from a reservoir on Twin Peaks, for the widening and repaving of Fourth street, for parking Dolores street, for the continuance of street lighting without any more "municipal moonlight," for taking the city's signal wires off the poles of private companies so that the latter may put their wires underground in District 3 (an extension of the Association's work in this direction), for assisting the efforts of the mercantile organizations to make a creditable display of San Francisco's advantages at St. Louis, for increasing the Police Department, for beginning the payment of premiums on surety bonds for city employees by the city, for more street signs (badly needed in San Francisco), and for sanitation in Chinatown. Finally, it has appropriated \$26,000 for the purchase of forty voting machines, which will do a great deal to secure our elections against fraud.


If there is one particular in which this otherwise excellent budget is defective it is in making an appropriation for the city to do its own street cleaning through the Board of Works. We hope this will come out better than it promises. The Merchants' Association has withdrawn its recommendation that the city clean its own streets, after becoming convinced there was no security that proper conditions would be complied with. If the Board of Works will stick to Civil Service principles the work will be well done. If it departs from that standard we may look for failure as pronounced as the contractors ever furnished us.

Assessor Dodge comes in for a word of praise from the committee. He deserves it. He is a good official, and we second the committee's report in this particular.

Taken altogether it is an intelligent, modern instrument. If the spirit in which this budget was drawn up by Supervisors Brandenstein, Payot and D'Ancona could prevail throughout the city government, the people of San Francisco would have little ground for complaint.

NO VICTIM, NO FAKER.—The presence of the charity faker in the city, indicates the presence of the charity faker's victim. It is the victim's own fault. Since the organization of the Charities Endorsement Committee, all that is necessary to avoid being victimized is to ask the solicitor if he or she can show the Endorsement Card, and to refuse to give, without seeing it. If you are still interested in the plea for help, you can refer the solicitor to the office of the Associated Charities, whence a complete report will be sent you. If you give without it, you are probably being swindled.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9.

SAN FRANCISCO, CAL., JULY, 1904.

No. 95.

A
Winter
Sunset
in the
Golden
Gate.



Illustration
for the
San Francisco
Exhibit
at
St. Louis.

TAKING SAN FRANCISCO TO THE WORLD'S FAIR.

J. W. Erwin of the Camera Club Will Exhibit the Life and Industry of the City and State to the Visitors at St. Louis by Means of Beautifully Colored Lantern Slides and Biograph Scenes, Which will be Displayed in the Municipal Building on the Model Street.

The San Francisco Committee on Display at the World's Fair, has sent Mr. J. W. Erwin, the Camera Club's well-known lecturer and past president, to show this city and State to Eastern people as they really are. Mr. Erwin is provided with a battery of lanterns, an expert assistant, and over 2,000 slides and sets of moving pictures, and by this time is busy night and day in the San Francisco building in the Model Street, stimulating curiosity about this State in the minds of thousands of people by fascinating lectures, and beautiful and artistic presentations of San Francisco and California scenes.

People in the interior states who have never been within view of the ocean will see the Cliff House seals, the surf breaking on the beach, men bathing in the Pacific on Christmas day, and sunsets in the Golden Gate that delight the souls of poets and artists. They will see the warship "California" slide down the ways and plough up great masses of foam from the waters of the bay, as vividly as though they stood in a favored spot at the Union Iron Works. In the same manner they will see transports laden

with soldiers departing for the Philippines, steamers full of Klondikers going north, and docks piled with the products of California and of the Orient, passing through the country's western gateway.

They will see the municipality's physical equipment, the City Hall, the Hall of Justice, the beautiful new business buildings, the Fire Department in action, the Safety Stations under construction on Market Street, and other proofs of the awakened progressiveness of a modern city.

BRINGING THEM TO CALIFORNIA.

They will be shown the great dam at La Grange, and the country tributary to San Francisco that is now being developed by irrigation. They will see the beautiful hop fields of the Sacramento Valley, asparagus beds on the islands, dairy country in the San Joaquin, vineyards in Sonoma, Santa Clara orchards in full flower, orange groves in Placer County that send their early crop to Los Angeles, ostriches moving awkwardly about on a southern bonnet farm, and huge sugar pines being ripped into

mammoth planks in a Shasta County lumber mill.

Mr. Erwin delivered a sort of composite sample of his St. Louis lectures, a mere outline, at the Alhambra theater just before his departure. The theater was crowded, and his hearers were so entranced by the revelation of the beauties of their city that several times he had to beg a moderation of the applause in order to proceed. As a lecturer, Mr. Erwin is delightful. His grip on his subject, his even, musical voice and clear delivery make it a keen pleasure to hear him. He is fortified with plenty of exact information about the resources and varied activities of his State, and if he does not succeed in convincing thousands of Easterners and Europeans that San Francisco and California are worthy a visit and investigation as a living commercial and industrial proposition, nothing ever will.

A MATTER OF DEMONSTRATION.

They will understand why California stories are so big, and why Californians claim that if the Pilgrim and the Cavalier had occupied our

side of the continent first, the alternately frozen and sun-smitten Eastern States would hardly be settled yet.

The lecturer began with a colored view of the San Francisco building at the St. Louis Fair. It aroused the greatest enthusiasm, for it was not only beautiful, but an object of intense pride to every one present, and stood as optical



CITY HALL DOME, FROM JEFFERSON SQUARE.

evidence that San Francisco had begun at last to advertise effectively. Mr. Erwin said:

I can conceive of no greater pleasure than to present the wonders and possibilities of this great city and State to the people of the East. To show and tell of the attractive features of "California and Its Metropolis" will be for me a labor of love. No other land under the sun is like California, nor is there any with which it can easily be compared. Its area is vast, its climate perfect, and the range of its products is unparalleled. I do not love my Eastern home the less, but California more, and here alone can I be content.

San Francisco, its metropolis, is cosmopolitan and young, but already compares favorably in education, culture and morality with many of the oldest and finest Eastern communities. In population it is eighth, and in commerce it is seventh among the cities of the United States.

THE NEW SAN FRANCISCO.

Here, followed, in confirmation, views of such inspiring architecture as the Call, the Crocker, the Parrott and the new Flood building, and the St. Francis hotel, with the green square in front, and the tall shaft of Victory rising in its marble whiteness from among the lawns.

Market street, 120 feet wide, and affording, as the lecturer said, a greater variety in its architecture, shop fronts and throngs of people than any other thoroughfare this side the Atlantic, appeared in all its brilliance and animation. There was a panorama of the city, with the profile of Tamalpais and the Marin county hills in the distance, and a northward view up Kearny street to Telegraph hill.

Then followed a motion picture of the busy Newspaper Angle, at Kearny, Third and Market streets, with the Safety Station. The Flower Market aroused the audience to the highest state of enthusiasm. The lecturer continued:

As yet the city is scarcely noted for its stannary, but a significant improvement has taken place in recent years. The monument to Francis Scott Key, the author of the "Star-Spangled Banner," in Golden Gate Park, is among the first works of art in the country. The Lick statuary in front of the City Hall commemorates the different stages of State development. The Garfield statue, the Starr King statue, the Donahue monument, are all valuable additions to our aesthetic wealth. And it should be remembered to the credit of the literary culture of San Francisco that it was the first city

to rear a monument to the great master of storytellers, Robert Louis Stevenson.

All these interesting objects appeared as the lecturer mentioned them, making his presentation vivid and enjoyable.

IMPOSING PUBLIC BUILDINGS.

He showed two beautiful views of the City Hall dome, a thing San Francisco might well be proud of but which many of its citizens have deplorably failed to appreciate. One was through the palm trees of Jefferson square, which made a frame of tropical beauty. The

MAKING THE CITY KNOWN TO THE WORLD.

Frank J. Symmes Shows the Importance
of the Work that is Being Done
for San Francisco.

During an intermission in Mr. Erwin's lecture at the Alhambra Theater, Mr. Frank J. Symmes, chairman of the Mercantile Joint Committee on Display, addressed the audience as follows:

Mr. Erwin goes on with over 2,000 pictures to give the visitors at St. Louis an idea of San Francisco. We have no oranges, prunes, apples or mammoth pumpkins to exhibit, but we nevertheless have some things of great importance to other parts of the country. Our facilities for commerce, our means of transportation, our position on the path of Oriental trade, and our relations, geographical and commercial, with the rich State lying back of us and the populous continent in front, are all matters of great weight, and should be known to and appreciated by the country and the world. The nations have expended large amounts of money at St. Louis to show forth their products, their arts and their industries. We felt that San Francisco should not be neglected, and that it was our duty to make an exhibition of what this city was most noted for; so we have erected a building in which could be displayed features that were peculiar to the metropolis of California, and to-night Mr. Erwin is showing you part of one of the exhibits. We are indebted to the San Francisco Theatrical Association for placing this theater at our disposal so that we could do this without expense.

The making of a display at St. Louis is a very important work for San Francisco and a few merchants and business men have been carrying it out at the cost of a good deal of self-sacrifice and labor. They have been successful in raising about \$40,000 thus far, but the problem has grown on our hands and we still need four or five thousand dollars before we shall feel sure of the best results. We hope that pride in your city will impel you to help with your contributions, and that you will interest others to do likewise.

other showed the great mass by moonlight, as if swimming in billows of mist and cloud. The Hall of Justice appeared next, on whose site were formerly a number of gambling resorts and the old Jennie Lind theater.

The Mark Hopkins Institute of Art, with its main hall finished in rare woods, and with views from its windows, was displayed, and after it a number of the finest residences on Nob Hill and Pacific Heights. "New York boasts of her brown stone fronts," said the lecturer, as he showed the Flood mansion, "but here we go them three better with brown stone back and sides." Of the Fairmount hotel he said it was the intention of the builders to make it the finest hostelry in the world, and over a million dollars would be spent on the furniture alone.

The greeting given the old Mission Dolores showed the warm place the historic edifice holds in the hearts of all San Franciscans. The lecturer said of it:

Its adobe walls and unglazed tiles still remain, and in appearance are not greatly changed from the days when hundreds of converts knelt there to receive the benedictions of the brave and pious men who risked their lives to spread the gospel in this unknown land.

THE MARITIME ASPECT.

There were lively pictures of the Children's Playground, and romantic scenes in Golden



HUNTINGTON FALLS, GOLDEN GATE PARK.

Gate park, with such features as the Spreckels Music Stand, Stow Lake and Huntington Falls.

The shipping in the bay, the busy wharves, the huge vessels lying at the docks or pulling out laden with freight for foreign lands, all appeared as if real, through the magic of the moving pictures. A great log raft was shown coming down the coast. Then followed views of the battleship "Oregon," of the "Monterey," the "Olympia" and many others that have been turned out at the Union Iron Works, and finally two biograph reproductions of the launching of the "California," a sight that will be as novel to many of the middle state inhabitants at the Fair as a blizzard would be to a San Franciscan.

Mr. Erwin has some of the most beautiful colored slides of San Francisco bay that have ever been exhibited. It is doubtful if most San Franciscans realize what a wonderful sheet of water it is, with its varied, changing, wonderland effects of ardent sun and glowing vapor. He explained that this magnificent harbor has an area of 450 square miles, of which 79 are within the three-fathom limit, and hence deep enough to float any vessel in the world, while the harbor of New York has but 9½ miles where there are three fathoms of water.

San Francisco bay, he said, is rapidly becoming a great distributing point, having increased its commerce with Asia and Oceania over 150 per cent within the past ten years.

The islands and the fortifications all received attention. A fleet of white-winged yachts sailed by. There was a night view of the city from the bay, and the misty, swimming lights made it look like fairyland.

THE FIRE DEPARTMENT.

Then followed Sutro Heights, and the Sutro baths, which, the lecturer explained, were the most superb baths in the world; and moving pictures of bathers, diving and swimming.

There was a view of the landing of the Pacific cable, on a mid-winter day (Dec. 13, 1903), with children running about bare-legged in the surf.

A drill of the Fire Department, at its tower at Seventeenth and Folsom streets, was shown in moving pictures. Men scaled walls with extension ladders, and others shot life lines to them, down which they descended, while some leaped from a height of four stories into life-saving nets.

The audience was then taken into the interior of the State. The lecturer showed views of our irrigation development and explained that over 1,700,000 acres of land are now "under the ditch" in California, getting ready to produce a wealth the miners of early days never dreamed of. He showed oranges at Oroville, and raisin grapes at Fresno, explaining that California is the only State in the Union that produces raisins; of which she sends out 100,000,000 pounds a year. The largest wine tun in the world was shown at Asti. California leads in the production of barley, and a combined harvester was exhibited, getting in the crop.

"Three-quarters of the prunes produced in America are grown in the Sacramento Valley, and when the prune orchards burst into flower the seas of bloom are a spectacle that is equalled nowhere else but in Japan." Some of these orchards were pictured, in all their delicate color and frail, fine beauty.

Easterners are always interested in the big things of California and incredulous when told of them. They are pretty well educated in the matter of the Big Trees, but somewhat skeptical still about the size of our merchantable timber. Mr. Erwin is supplied with visual proof that

lumber grows here of a size unknown in the wildest lodge-night dreams of the Hoo-Hoos of Michigan and Wisconsin.

LOGGING TO SOME PURPOSE.

He first showed ten or a dozen people sitting in the kerf of a Humboldt redwood, then switched over to Shasta County and, with mov-



NIGHT.

ing pictures, showed two brawny woodsmen hewing at the bole of a sugar pine four and a half feet through. They glanced up and ran back a few rods, and the majestic column began slowly to topple and lean. Straight toward the audience it seemed to come, faster and faster, until its head struck the ground and was hidden in the upflung clouds of dust and bark and broken limbs.

The trunk next appeared in sections, slung from great limbers, like impossibly huge Quaker guns, which trundled them through the forest to the sawmill. Here a log about 24 feet long was clamped to an iron carriage and passed back and forth endways against a double-edged bandsaw, which at every journey took off a slice of clear, sound lumber over four feet wide.

That is lumbering such as can not be seen anywhere else, and it is a safe prediction that in the Eastern States, where a twelve-inch plank is almost a curiosity, these pictures will arouse the strongest practical interest.

Altogether, it was an exhibition to arouse the wonder of Easterners and the pride of Californians. Mr. Erwin is enthusiastic over his mission, and expects to deliver some of his lectures in the "Forest," at the Fair grounds, and thus reach some who might not visit the San Francisco building. The enterprise promises to be one of the most effective methods of advertising the city ever executed, and without doubt will be productive of material results.

CITY'S BUILDING OPENED TO WORLD'S FAIR GUESTS.

**Five Hundred Visitors are Present The First Afternoon,
Although the Model Street is Not
Yet Completed.**

The following dispatch has been received by James Horsburgh, Jr., of the Committee on Display:

ST. LOUIS, Mo., June 25, 1904.

James Horsburgh, Jr.:

Dear Sir: Feel much encouraged. Building well located and drawing good crowds.

Yours truly,

J. W. ERWIN.

A. W. Scott, Jr., of the firm of Scott & Magner, writes as follows to the San Francisco *Examiner*:

Our building was formally opened this afternoon, and with its attractive redwood furniture, with bright palms and with its exhibits placed to best advantage, received and entertained a crowd of some 300 to 400 persons at its opening concert. Every nook and corner was filled with an appreciative audience, which heartily applauded the excellent work of the Glee Club, and all went their way expressing their wish for good luck and success to the Western baby building just christened.

When fully completed we should have one of the most unique and interesting exhibits here. The building is located in a most prominent position on the Model Street, within a couple of hundred yards of the main entrance to the fair, and the tower (a copy of the central section of our ferry building) is a conspicuous object from every direction.

It was with great pleasure that I attended the opening of our San Francisco building and noted how pleasant and cheery a little place we have

as headquarters for our townsfolk visiting the fair. It was with pride and greater pleasure that I compared our building with others, and noted that our exhibit will be a credit to us and thoroughly fulfill its mission of illustrating and advertising the attractions of our community to the "benighted East."

The San Francisco building at the World's Fair was thrown open to the public on June 21st. The University of California Glee Club rendered an excellent concert and over four hundred people visited the exhibition the first afternoon, in spite of the facts that the Model Street, in which the building stands, is still incomplete and difficult of access, and the main entrance of the Fair grounds, near the Wabash terminal, is not yet open to the public.

Advices received by the Mercantile Joint Committee on Display from Mr. C. P. Wilcomb, custodian, show that excellent progress has been made, considering all the obstacles, and that San Francisco has been able to open her exhibit ahead of the other cities. Since the opening there has been a constantly growing stream of attendance, and the greatest interest in San Francisco has been aroused among several thousand people, many of whom hardly knew before that such a place was on the map.

Of the exhibits, a large part are in place. One of the most conspicuous is the great hemisphere,

with the ocean paths of steam vessels in the Pacific, showing graphically what will be San Francisco's envious position when the Panama Canal is completed. Another striking object is a topographical relief map, showing conspicuously the river system of the State and how it is brought together in a great natural junction of waterways in San Francisco bay.

The Marsh exhibit, a valuable collection of Japanese art, will impress visitors with the close commercial relations which naturally obtain between this city and the Orient.

The Camera Club has sent a complete exhibit of San Francisco scenes, embracing all the picturesque and charming aspects of the city. The Merchants' Association sends photographs and printed matter descriptive of the city's street parade appliances, its safety station and underground lavatory.

Outside, the grounds have been beautifully laid out, leveled off, sodded and planted with oranges, palms and shrubs. Mr. Roeding, of the State Horticultural exhibit, kindly gave his services to the directing of this part of the work. A carload of plants from Golden Gate park, selected by Superintendent McLaren, has just left San Francisco to ornament the roof, and a large municipal banner will be displayed from a flag-pole on the tower.

The garden on the roof will be a great attraction, as no other building in the Model Street has one, and its power of impressing the imagination with the beauty of the city that provide it will be unquestioned by those who have given any attention to advertising.

San Franciscans who have patriotically helped in this work may take pride in the thought that they have done a great service to their city, for its many attractions and advantages are being made known to more people of means and intelligence than could have been reached in the same time in any other way.

MERCHANTS MUST HELP IN THE UPBUILDING OF THE NATIONAL GUARD.

Their Employees Should be Encouraged to Join the Militia, and Should be Given Every Opportunity to Attend Drills and Camps of Instruction.

By F. V. KEESLING, Captain of Battery D, First Artillery, N. G. C.

[The National Guard of California is threatened with the loss of Federal support. Unless the summer encampment, ordered for August 13, is more fully attended than it was last year, there is serious danger that the Government will refuse to make any further provision of arms, uniforms and quartermaster's supplies, without which it would be difficult to keep up even a skeleton of the organization. The progressive decay of the Guard and the urgent necessity for its rehabilitation are described in the article below. They are a matter of grave concern to every public-spirited citizen. The proper encouragement of the militia by the business community has already been the subject of a communication from the Governor of the State to the Merchants' Association, which was published in the June "Review." We urge every reader of the "Review" to pay particular attention to this article and then to send it, if possible, to some one who does not receive the paper regularly.]

There must soon be solved a serious problem involving the National Guard of California. The seriousness of it may be known to the more interested and public-spirited citizens, but even they cannot appreciate the weight of the burden thrown upon those actively engaged in attempting to meet the difficulty unassisted.

As a citizen, every person in the State should be interested in the welfare of the militia, not merely passively but actively. As a resident of San Francisco, every citizen in the city should have the same concern for that portion of the Guard which is maintained here. Unfortunately the degree of interest manifested cannot be equal, owing to existing social conditions. Laying aside the element of pride that every citizen should have in the State and therefore in the Guard, the property-owning class is the one that must necessarily be most interested, because the loss of property is the most immediate result of the lawlessness to suppress which is the duty of the military arm when civil authority has failed.

WHERE STATE PRIDE FAILS.

It might be argued that the pride of every citizen in his State, his interest in the protection of life, should cause the non-property-owning class to have an equal interest with the property-owner in the maintenance of an efficient militia. But facts prove the contrary, for however true it may be that there is loss of life at the inception of lawlessness, that loss of life is merely incidental to the destruction of property which first moves the lawless. There is not such loss of life ordinarily as would move the ordinary citizen. Murderous ideas leading to the taking of life with that sole purpose in view, belong to a subsequent stage which would compel the law-abiding, who do not own property, to unite with the others for self preservation. Only in actual warfare would the disorder of lawlessness ever reach this stage. The property-owner has his life plus his property to protect, and in proportion as he has destructible property so must his interest increase. The representatives of the largest property-owners are the merchants and manufacturers—the controllers of the commercial world—and consequently to them is this argument addressed.

CALIFORNIANS HAVE BEEN REMISS

Unlike the attitude of the citizens of some of the very best States in the Union, notably New York, the more influential citizens of this commonwealth have been noticeably indifferent to our National Guard organization, at least in recent years. This is, of course, speaking in general terms. The necessities of the militia the very class of citizens who had the least need for it—need in the sense of need for protection.

Young men, laborers, clerks, mechanics and other tradesmen, as well as small store and shopkeepers, made up the rank and file of the organization, while those of the other class, the merchant and the merchant's son, were sadly in the minority. This anomalous condition may be amply explained. Circumstances until early in the nineties favored such a condition of affairs. Aside from the spirit of patriotism moving these young men, there was the inducement of good fellowship and social life in the armory, which amply compensated them for the burden of the drill—an inducement lacking to those living in the sunshine of fatherly fortunes, whose only trouble was to devise new and different methods of entertainment. The organizations of the National Guard, at least so far as those in San Francisco were concerned, flourished. The men were mature and earned comfortable wages and paid dues into their company treasury, in some instances to the extent of a dollar a month, without objection. In one company, at least, funds were so plentiful that it had a sick-benefit fund.

The rolls were well filled. Attendance was excellent (old company records show from ninety to one hundred men on the roll for years—continuous service men, too) with an average attendance of from eighty to ninety per cent, and higher. No wonder that in such times of no need those who could find other places of amusement, more luxurious surroundings without the great trouble of having to drill three times a month, did not enter the Guard. It is no wonder those who should have been interested, let their interest drift into other channels, where they could make more use of it.

A REGIMENT ON PAPER.

Circumstances change—they have changed, and the change, in so far as it affects the National Guard, dates from the railroad strike in 1891. After the service throughout that struggle, many men for various causes dropped out. The condition, however, did not become immediately serious. The trouble developed gradually. In 1898, when the First Regiment recruited to full strength prior to going into the Volunteer service, there were many ranks to fill. When the regiment came back in 1899 and a little later was mustered out and took its place again as the First Regiment, National Guard of California, it was but a mere skeleton of its former self. The organization was "paper" for the most part.

What were the causes which, taking root in 1894, were grown to such potent forces? It may be said that there were no underlying causes for failures to re-enlist, that the service of the men in the islands wearied them, and

they were fully warranted in dropping out.

Whatever truth there may be in that, it was not the cause which prevented new men from taking the places of the old (as they would have done under former conditions) or the cause of a lack of men in all the National Guard organizations, including those which did not see service. It is not the cause which brings about the present unsatisfactory condition of affairs. The embryo which was engendered at the time of the strike in 1894, now matured, is striking with all its strength at the National Guard.

The mature force is no longer capable of concealment. Whatever be the spoken attitude of the labor unions, their secret attitude is against the Guard, to prevent their men from joining it, and of this there is cumulative proof. Whether this attitude be right or wrong is not for discussion here.

A HEAVY HANDICAP.

The result of this has been to deprive the organization of much of its past strength. A valuable source of supply has been cut off, and in many instances inroads have been made on the supply on hand. Instead of organizations like those of former days with rolls of men lacking few of full companies, with an average attendance such as they had and such as is necessary to the proper discipline of the organization; instead of mature men who serve diligently for years, and re-enlist, who are willing and able to pay dues, and who are interested in the military life, the Guard is now composed of organizations in which the rolls are kept up to the requirements of the law merely, and then only by the exertion of great persuasion, which is most difficult recruiting; in which attendance is poor—at best only averaging from 65 per cent to 80 per cent; in which the conflicting causes have made necessary the enlistment of very young men, mere boys in many instances, who, as soon as they begin work as tradesmen or rise to higher positions, become suddenly afflicted with "ennui," and must be dropped before their terms have expired, for the "good of the service" or otherwise. The organizations as civil institutions suffer from lack of funds because the men now pay with reluctance twenty-five cents monthly dues, where they used to pay and cheerfully, a dollar. Re-enlistments are the exception, and interest is at a premium.

HOW THE PUBLIC CAN HELP.

It has been the purpose of this article to deal with facts as they are, unadulterated. Now that the problem is stated, what solution is there? One suggests itself which is not beyond the power of those interested to make possible.

In the first place, Guardsmen who are in the employ of mercantile houses and manufacturing establishments should be encouraged in this good and patriotic work they are voluntarily assuming. *It is work*, because there is little pleasure in the drill each week. When their regular drill night comes they should be granted privileges, if necessary, to enable them to attend. They should be excused without reluctance when ordered out for parade. In fact, they should be assisted in the maintenance of their interest by their employers urging them to turn out and to be punctual in attendance.

It would make better men of them, both for the employer and for the State and the United States. The concession would not be a difficult one to grant, as parades are few and drills do not begin until eight o'clock in the evening. The privilege would not be abused because without difficulty that could be prevented. Orders are issued for all parades, which should serve as proper evidence for an excuse, and if the man did not attend it could immediately be called to the attention of the employer.

Secondly. Each year there is a camp of instruction which is most valuable in increasing the efficiency of the Guard. This will be especially important now that, under the new Federal law, the militia will go into camp with the regulars. For two weeks the men will be given continuous instruction, which is more effective than the scattered work of the entire year, owing to its continuity, and owing to contact with experienced soldiers.

VACATIONS ARE IMPORTANT.

Every man should be given the opportunity of attending the camp—not only that, but he should be urged to do so. If it needs an alteration of the vacation schedule to permit this, it should be unhesitatingly allowed, because the men usually do not know when an encampment will be ordered until after vacation schedules are arranged. And it would only be contributing a mite toward the welfare of our great commonwealth to pay those men during their absence.

That this encouragement and assistance is not generally granted the Guard is to be inferred from the small attendance at previous camps. Many commercial houses show an indisposition to let their men go, which causes the men to be fearful to ask permission. Instances have been known where men have asked the privilege, which has been granted, but with the penalty of losing their positions. The attitude of the merchants should not be disinterestedly passive, but should be decidedly active. *In this we are only asking what is compelled by law in some States.*

Thirdly. There are in the employ of our merchants many young men who do not belong to the National Guard, who are not prevented by the "causes" which are now effecting a decrease in the supply of material for it. They are prevented by indifference alone from enlisting. It should be a matter of personal interest to employers to urge these men to join, for not only would they make good soldiers but they would be another source of material supply which would tend to raise the standard and efficiency.

Fourthly. There are our merchants' sons—why are they not in the Guard? Mention it to them and they look upon it almost with contempt. There seems an inborn idea that it is not the "proper thing." But it is the proper thing and a most proper thing—in light of the argument advanced—not only proper but necessary. Therefore, the merchant's son should be urged to join.

HONORARY MEMBERSHIPS WITH EXEMPTIONS.

Fifthly. There is provision made in the

Political Code (Sec. 1962) whereby honorary company, who by paying fifty dollars per annum into the company treasury shall be entitled to all exemptions to which those on the active list are entitled, without being required to drill or perform any military duty. This speaks for itself.

Membership and attendance are the factors of success, not only in the service throughout the year when at home stations but also at the annual encampment. This has always been important, but is the more important now that the Guard must attain a required standard of efficiency. While it reaps the added advantages of the new militia law (the Dick Bill) it has been gathered under the wings of the War Department, and must show results. If it fails, Government support will no doubt be withdrawn.

CALIFORNIA COMMERCIAL BODIES.

The following directory of secretaries of Boards of Trade, Chambers of Commerce and similar organizations in this State may be found useful to San Francisco business men.

Boards of Trade.	Secretary.
Alameda City	C. P. Magagnos
Auburn	J. H. Wills
Bakersfield	Ben L. Brundage
Berkeley	J. J. Mason
Biggs	C. N. Brown
Campbell	C. H. Whitmore
Colusa	Oscar Robinson
Crescent City	J. J. Breen
Dinuba	W. P. Boone
El Dorado County (Placerville) ..	Clarke Howard
El Monte	E. J. Dodson
Exeter	Fred Page
Fort Bragg	Thomas Rhodes
Grass Valley	A. F. Brady
Haywards	W. O. Emerson
Ione	E. W. Perkins
Kelseyville	Arthur Chisholm
Kern City	E. R. Williams
Kings Co. (Hanford)	W. R. McQuiddy
Lindsay	E. W. Dockham
Lodi	F. W. Beckman
Lompoc	W. W. Broughton
Long Beach	J. H. Miller
Los Angeles	Gregory Perkins, Jr.
Los Gatos	W. R. L. Jenks
Madera	George A. Clarke
Marin County (San Rafael) ..	George S. Shearer
Mayfield	E. J. Lawler
Mendocino County (Ukiah)	Wm. M. Peery
Merced County (Merced)	E. L. Moor
Modesto (Stanislaus B. of T.) ..	Geo. T. McCabe
Monrovia	C. E. Slosson
Nevada City	E. F. Englebright
Oakland	Edwin Stearns
Ontario	T. E. Parke
Orland	W. E. Searce
Pacific Grove	E. B. Rich
Palo Alto	T. B. Downing
Pajaro Valley (Watsonville) ..	George W. Gretter
Paradena	J. M. Sickler
Petaluma	F. A. Cromwell
Point Richmond	J. Simon
Pomona	G. R. Robinson
Porterville	Robert Hurbach
Redding	F. F. Dunston
Redlands	G. C. Thacster
Redondo	S. D. Barkley
Reedley	F. S. Knauer
St. Helena	B. F. Kettlewell
San Bernardino	H. M. Willis
San Leandro	J. N. Frank
San Luis Obispo	C. A. Ricketts
San Pedro	Frank Burns
San Rafael	Wm. Conner
Santa Cruz	C. W. Hammer
Santa Monica	Fred H. Taft
Santa Paula	J. B. Titus
Sonoma Co. (Santa Rosa)	A. S. Luce
Sonoma Valley (Sonoma)	F. Mitchell
Stanislaus County (Modesto) ..	Geo. T. McCabe
Suisun	Ed Dinkelspiel, Pres.
Sutter Co. (Yuba City)	H. S. Blodgett
Tulare City	W. C. Zumwalt
Tulare County (Visalia)	Arthur Miot
Vacaville	E. E. McFarland
Vallejo	Mr. Pennycooke
Ventura	D. J. Reese

and the Guard cease to exist. The first four suggestions are of primary importance, the fifth, involving financial aid, while important, is not so essential. Let the Guard have the members and attendance and it will never lack money.

It would not be surprising to hear the objection that the Guard has not been "equal to the occasion." Be that as it may, there is the more reason for the co-operation that is sought. By following the suggestions offered herein, no doubt much will be accomplished toward solving the problem. Any co-operation which the merchants may devise in addition to what has been suggested will be welcome, but it is sincerely hoped that this article will not entirely fail in its mission, as it is sent forth with a most heartfelt desire for beneficial results.

Watsonville	S. W. Coffman
Whittier	G. E. Cook
Winters	Mr. Owen
Willows	L. P. Farnham
Chambers of Commerce.	Secretary.
Chico	E. T. Reynolds
Contra Costa County (Martinez) ..	W. A. Hale
Fresno	Frank A. Neate
Humboldt County (Eureka)	Geo. A. Kellogg
Los Angeles	Frank Wiggins
Marysville	C. F. Aaron
Merced	W. H. Turner
Monterey County (Salinas)	W. R. Hawkins
Monterey City	C. R. Few
Napa	R. J. Little
Oroville	L. V. Hendricks
Red Bluff	W. C. Spann
Riverside	P. S. Castleman
Sacramento	Morris Brooke
San Diego	H. P. Wood
San Jose	I. B. McMahon
San Pedro	B. C. Sweet
Santa Ana	E. A. White
Santa Barbara	C. M. Gidney
Sonoma	O. F. Greely
Stockton	C. B. Brown
Vallejo	G. J. Campbell, Jr.
Woodland	E. P. Huston
Miscellaneous.	Secretary.
Alameda Advancement Assn.	Elmer E. Johnson
Berryessa Fruit Growers' Union ..	H. F. Lord
California Miners' Assn.	Ed Benjamin
California Real Estate Board	
.....	M. D. Eaton (Stockton)
California State Grange	Mrs. L. S. W. Brasch
Cal. Honey Producers' Assn.	F. E. Brown (Pres.)
Central Coast Counties Assn., (San Jose) ..	
.....	I. B. McMahon
Central California Honey Producers' Assn.	
.....	W. L. Weems
Chico Merchants' and Clerks' Assn.	E. M. Crocken
Chino Valley Farmers' Club	Edwin Rhodes
Hollister Imp. Club	L. W. Jefferson
Inyo Co. Imp. Club (Bishop)	W. A. Trickey
Modesto Farmers' Club	C. N. Whitmore
Nevada Co. Promotion Com. (Nevada City) ..	
.....	J. W. F. Englebright
Newcastle Hort. Society	Robert Hector
Oakland Merchants' Exchange	Wilbur Walker
Olinda Imp. Assn.	Geo. A. Lamiman
Olive Growers' Assn., S. Cal. (Los Angeles) ..	
.....	H. Sturdevant
Pomona Farmers' Hort. Club	J. Mills
Pajaro Producers' Assn (Watsonville) ..	
.....	W. G. Hudson
Penryn Imp. Assn.	H. E. Butler
Placer Co. Imp. & Dev. Assn. (Auburn) ..	
.....	J. H. Wills
Raisin Growers and Packers Assn. (Fresno) ..	
.....	W. S. Hoyt
Redwood City Imp. Club	F. H. Thorpe
Sacramento Val. Dev. Assn.	
.....	C. B. Brown (Stockton)
.....	Pres. S. C. Smith (Bakersfield)
Santa Clara Commercial League (S. C.)	
.....	J. E. Glendenning
Shasta Co. Board of Immigration (Redding) ..	
.....	D. N. Honn
Tulare Co. Citrus Fruit Ex. (Porterville) ..	
.....	W. E. Sprott
State Hort. Commission	
.....	Elwood Cooper (Santa Barbara)
.....	Alexander Craw (San Francisco)
Cal. Citrus Fruit Agency (Los Angeles) ..	
.....	A. H. Naftzger, Pres.

CALIFORNIANS WILL GO IN A BODY TO ST. LOUIS.

State Board of Trade has Arranged for a Special Train to Carry an Excursion of Representative Western Business Men to the World's Exposition.

By L. M. FLETCHER, Secretary California State Board of Trade.

The California State Board of Trade is arranging to have California business men, the manufacturers, merchants, property-owners, producers, in short, the representative citizens of this State who have a live interest in promoting its welfare, join in a second excursion party to St. Louis for the purpose of visiting the exposition in a body.

The date fixed for starting from this city is 11 o'clock A. M., October 3rd, arriving at St. Louis at 7 A. M., October 6th, via the Southern Pacific, Union Pacific and Burlington routes, by a special train all the way.

This date is happily selected from every point of view. The fall is the most beautiful season in the East, the overland trip will be most agreeable at that time, the Exposition will be at its zenith, and the attendance at the Fair will be the maximum. These are attractions by the way, but they all make for the comfort and pleasure of the members of the excursion party.

ADVANTAGES TO THE STATE.

It is hardly necessary to say that these combined efforts of the business men to be represented in a body in St. Louis on some fixed day or days have manifest advantages.

California has a strong body of business men in the cities and in the interior communities also. The peculiar conditions that obtain in this State, owing to its geographical position, and especially because of the products that by reason of the climate are peculiar to it, give rise to special knowledge of characteristics that exist in no other portion of the United States. Our industries are so diversified, that no one person or limited set of persons can possess all the knowledge it is necessary to impart concerning the various lines of State endeavor.

It is advisable that California should be thoroughly understood at this time. Strong efforts are being made by the State Board of Trade to have the State's resources and advantages thoroughly advertised. Great interest concerning California is manifested in all parts of the world.

MISSIONARIES TO THE EAST.

It goes without saying, that no one can so well speak for the State as those who dwell here and who are engaged in carrying on its varied industries, its commerce, manufactures, agriculture, horticulture, viticulture, mining in its great variety, in short all the diversified lines that together represent California's forward march towards future greatness, and its accomplishment of present prosperity. Therefore it is certain that every merchant, manufacturer, producer, banker or other person connected with the activities of this State will find an opportunity at St. Louis to do good missionary work among people from all parts of the world.

No better service can be done the State than that devoted to clearing away misapprehensions and to giving a clear view of California as she is in all her relations. No class of people exists to whom explanations and infor-

mation could be more profitably imparted, than to those who will put in their time as intelligent spectators at the Exposition.

Added to these considerations is the fact that the testimony of those from California who have attended preceding world's fairs, at Chicago, at Atlanta, at Buffalo and at Paris, has been that large orders and an enlargement of marketing for certain classes of California products have always resulted.

OFFICIAL RECEPTION FOR CALIFORNIA.

California Commissioners Filcher and Wiggins will arrange for a grand reception to the excursionists at the California building on Friday, October 7th. A number of the high officials of the Exposition will attend this reception, and in addition to its social side it will do much to bring the proper kind of attention to the State. It is gratifying to know that California's exhibits are the talk of everyone at the Exposition, but the work that has been done should be supplemented by the presence of the merchants and business men.

Every section will be represented in the excursion. Reservations of berths have already been made by the citizens of many counties. The advantage of this will also appeal to the business men, who will have ample opportunities to confer relative to California's interests, en route to St. Louis. Pleasant acquaintances will be formed; the basis for future business relations advantageous to all concerned.

COMING FROM THE ISLANDS.

Honolulu merchants have signified an intention to go on the Board of Trade excursion. Quite a large party of Hawaiians will be booked for the journey to St. Louis.

While the excursion party will travel East in a special train the tickets will permit the excursionists to return by any of the direct routes that they may select, but the majority will return via the Santa Fe route, visiting the Grand Canyon. And this is an opportunity that should not be overlooked.

The round trip fare for the excursion will be \$67.50 per ticket from California to St. Louis and return, or \$72.50 from San Francisco to Chicago and return, going via St. Louis. The sleeping car accommodations will be at the customary price, \$13.00 from California to St. Louis, for a double berth.

FINEST ACCOMMODATIONS FURNISHED.

The Pullman Company appreciates the fact that this excursion will be composed of the prominent citizens of this State, and will arrange to furnish the best possible equipment. The train will be made up of an observation car, a dining car, a composite baggage car, a commissary car and a sufficient number of sleepers to comfortably accommodate the party.

Advices that have been received from St. Louis, through our commissioners to the Exposition, Messrs. Filcher and Wiggins, and also through private sources, confirm the earlier opinion that our products will appear among the exhibits in the various exhibition depart-

ments in great profusion, and that they will undoubtedly advertise the State very effectively. Many California counties have expended large sums of money and much time in providing adequate plans and facilities for the best possible installations. The State has its collective exhibits and the counties have also theirs, under Exposition conditions and regulations. In the Mines and Mining Building there will be shown mining machinery, ores and all the appliances that California has devised for the successful conduct of various sorts of mining operations, together with pictures, literature, etc. In the Horticultural Building the display of fruit will be very large. During the summer season the fruits in jars will be supplemented by fresh lots sent on regularly from the centers of production in this State. Arrangements have been made by the California Commissioners to this end. Abundant literature is being distributed that gives information about horticulture and marketing.

A GREAT DISPLAY.

In the Agricultural Building the State has a great exhibit, garnished with ornamental features taken from the county exhibits. Additional literature will point out the advantages of agriculture in California. These are quoted simply as illustrative instances.

In the Education Building the public schools of California are well represented, and the educational system of the State is given due prominence. The University of California has a large special exhibit that points out the excellence of the higher education afforded here. There is a splendid exhibit in the Forestry Building. The wine industry has, in its appropriate place, a special and highly ornamental display that illustrates the magnitude of our viticultural interests. San Francisco is represented as a municipality by a handsome building that is stocked with San Francisco exhibits.

The State of California is the theme of daily lectures, illustrated with pictures.

It will appear from these hastily summarized facts that the State at large, the counties and many individuals have done their share in assisting to make our exhibits a success in all ways that may tend to the promotion of California interests. The work should be clinched by the personal attendance of the business men.

EARLY APPLICATIONS NECESSARY.

Those who took advantage of the last Board of Trade excursion, in May, had a most enjoyable trip. They found complete arrangements for their comfort, and took pleasure in testifying their appreciation in various ways. No party traveled more luxuriously, or under more favorable conditions, and the October excursion promises equal advantages.

Reservations for space in the sleeping cars should be made as promptly as possible to the California State Board of Trade, so that it will be known just how many cars will be required to accommodate the party.

MERCHANTS' ASSOCIATION REVIEW.

REMOVAL WITHOUT TRIAL IN THE CIVIL SERVICE.

CIRCULATION, 6,000 COPIES.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

BUSINESS MEN AND THE NATIONAL GUARD.

Every reader of the REVIEW should pay particular attention to the article in this number by Captain Keesling of the National Guard of California. A State without a military force is a State with a palsied right arm; and that is what California is rapidly becoming. That the decline of the militia is more or less general throughout the country, only accentuates the gravity of the situation.

It will not do to console ourselves with the reflection that our State is no worse off than several others in this respect. Our duty, as a community, is here. The suggestion of Captain Keesling, and of Governor Pardee in last month's REVIEW, that business men contribute some small part of the time of their employees toward the necessary work of building up the National Guard, should meet with a ready response.

POPULATION REACHES 460,000.

San Francisco now has a population of 460,000. The California Promotion Committee has announced these figures. They are based upon a close estimate made last fall supplemented by the showing of the new city directory.

In this year's directory there are 187,160 names, exclusive of business houses. In 1900 the city directory contained 130,716 names and the United States decennial census of that year gave this city a population of 342,782. If there were 131,000 men and widows here when the population was definitely known to be 343,000, then the committee figures that now, with 187,000 names in the directory, there must be all of 460,000 persons in the community. This would mean that San Francisco has been growing at the rate of about 34,000 a year, or nearly 3,000 a month, or almost 100 a day.—San Francisco Chronicle.

The United States Statistician says two-thirds of a school year would be saved to American boys and girls by putting the metric system in place of the other twelve or thirteen systems.

Would a Change in the Charter, on this Point, put a Club in the Hands of the Local Bosses, and Promote Machine Politics in City Offices?

By E. R. ZION, Deputy Tax Collector.

In the Federal classified civil service, employees may be removed by the department chief without a trial before the Civil Service Commission. It is only necessary that written charges be made, specifying a "just cause." The defendant is allowed to make a written answer, which becomes a part of the record. But there is no trial, no investigation of the truth of the charges by a disinterested tribunal.

Under the San Francisco charter removals can be made only after an open trial before the commission, and the latter's decision supersedes that of the head of any department.

In consequence of this charter provision there have been constant clashes between the commission and the heads of departments, so that some adherents of civil service reform have begun to advocate the adoption of the rule in the Federal service which permits removals by department heads, forgetting that where one department of government is intended to act as a check on another, frequent conflicts are not only inevitable and necessary to the efficiency of the check, but are the only evidence the public commonly has that the appointed guardians of its interests are not fraternizing with the enemy.

Commissioner Cooley, on his recent visit, criticized the local civil service law in this particular. Several members of the Commonwealth Club have expressed similar doubts of the wisdom of the difficulties the charter puts in the way of summary removals; and at least one daily paper has followed suit.

THE LOCAL TROUBLE IS DIFFERENT

There are fundamental differences between federal and local politics which must be considered in devising a "Merit System." Federal elections are fought out almost entirely on issues of principle, involving legislation to be enacted. When this legislation is accomplished the victorious party has discharged its debt to those who contributed to the campaign fund. The heads of departments are not elected, as they are in municipal politics, and are therefore far removed from immediate local personal influence. The individualities of men on federal eligible lists are seldom considered.

In local campaigns a different condition rules. The issues are *personalities*. Principles are involved only in the case of the Supervisors, and even here personality often outweighs political affiliation. Municipal campaigns seldom present governmental questions, and when they do all parties frequently declare on the same side, for example, their platforms in this city on the ownership of public utilities. Legislation can never be the dominant factor in local elections, because through the initiative and referendum,

provided in the charter, the people can enact their own laws.

REWARDS FOR VOTES.

Official favors are the rewards to those who elect a man to local office. Large property owners want the assessor. Railroads and those frequently in court want the county clerk and sheriff. Contractors want the Board of Works. Each special interest wants its favorite, and the job chaser cares not who gets in, so long as he is favored with a place at the public crib.

The rest of us want fair play, but are usually too lazy to check the greedy. The office-seeker makes his secret deals and lines up his "push." It is through his personal efforts and those of his friends that he arrives at the goal. His election is the triumph of a personality, not of a principle.

Patronage promises are made to secure a nomination, a thing almost unheard of in a presidential campaign. If the law offers any chance for rewarding the faithful, it must be pushed to the limit, or the official will lose caste; he will become a "dead one," a "rum-dum," an ingrate, who "turned down" his friends. He would be a load which no political boss could carry.

THE INEVITABLE RESULT.

If it were only necessary for the official to make charges which looked nice on paper and which were never to be investigated, the Merit System would lose every man who did not actively participate in politics.

The fact that appointments must be made from an eligible list would be no safeguard. The lists always contain names of some men active in politics. Efficiency is rarely a consideration in individual appointments. Expert penmen have been removed as copyists from the County Clerk's office to make places for men whose writing is scarcely legible. Men frequently are appointed whose only work is to sign a salary demand. Elective officers who are thus heedless of the public weal would not hesitate to remove civil service employees, if given the power, until they reached their friends on the lists; and competent men without political affiliations would cease to take the competitive examinations.

EACH OFFICE A LITTLE MACHINE.

But it is not the actual removals that would most injure the system; it is the fact that all employees would be compelled to take such an active part in elections that the appointing power would have no desire to remove them. The city would then be paying men for doing politics, just as under the spoils system, and officials would be elected, not on account of civic virtue, but on account of patronage promises.

One of the institutions the Merchants' Association has given San Francisco is the Charities' Endorsement Committee. If you demand the Endorsement Card before contributing to solicitors it will save your time and money.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

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J. A. EVELETH.....Eveleth-Nash Co.
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R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

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NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

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ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co. Mills Bldg
Fleming, Martin W. 325 Crossley Bldg
Jansen, The F. Commercial System
and Audit Co. 612 Hayward Bldg.
Phillips, F. G. & Co. Mills Bldg

ACCOUNTANTS—CERTIFIED PUBLIC
Amrath, J. W. Crossley Building
Hassell Audit Co. Mills Building
Herrick, Lester Hayward Building
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ADVERTISING.

Dodge, Al. Co. The.....
.....41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....
.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The. 8th & Brannan

AGENTS.

Bancroft, Paul History Bldg
Taylor, H. H. Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co. 209 Market
Hooker & Co. 16 Drumm
Osborne & Co., D. M. 15 Main

ARCHITECTS.

Barth, Herman. 508 Montgomery
Curtlett, Wm. 314 Phelan Bldg
Curtis, John M. 126 Kearny
Maggs, Herbert B. 36 Flood Bldg
McDougall Bros. 330 Pine
Meyers, Henry H., and Clarence R.
Ward. 532 Market
Mooser, William, and Edw. G. Bolles
Parr, Charles. 40 Montgomery
Reid Bros. Claus Spreckels Bldg
Shea & Shea. 26 Montgomery
Sutton, Albert. 510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cohen, H. 19 Grant Ave
Gump, S. & G. 113 Geary
Sanborn, Vail & Co. 741 Market
Schussler Bros. 119 Geary
Vickery, Atkins & Torrey. 236 Post

ARTIFICIAL STONE PAVING.

Gray Bros. Hayward Bldg

ASBESTOS COVERINGS.

McBarnum & Co. 519 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.
.....3 California

ASSAYING.

Price, Thos. & Son. 524 Sacramento
Simonds, Ernest H. 417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co. 1732 Market
Ordway, W. C. Cor. 6th and King
Spear, E. S. & Co. 31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co. 709 Front
Schmidt, J. & Co. 115 Drumm

BAKERIES.

Simkins & Thorp. 116 Erie
Young & Swain Baking Co. 323 Geary

BANKS AND BANKERS.

American National Bank. 200 Montgomery
Anglo-Californian Bank, Ltd. 200 Sansome
Bank of California. 400 California
California Safe Deposit and Trust
Co. Montgomery and California
Canadian Bank of Commerce. 422 California
Central Trust Co. 42 Montgomery
Columbian Banking Co. 225 California
Claus Spreckels Bldg
Crocker-Woolworth National Bank
of San Francisco. 600 Market
Donohoe-Kelly Banking Co. 100 Montgomery
French Savings Bank. 315 Montgomery
German Savings and Loan Society. 526 California
Hibernia Savings and Loan Society
McAllister and Jones
Italian-American Bank. 618 Montgomery
London and San Francisco Bank,
Ltd. 424 California
London, Paris and American Bank,
Ltd. Sutter and Sansome
Mercantile Trust Company of San
Francisco. 464 California
Mutual Savings Bank of San Fran-
cisco. 710 Market
Nevada National Bank of San Fran-
cisco. 301 Montgomery
Rollins, E. H. & Sons. 335 Pine
Savings and Loan Society. 101 Montgomery
S. F. Savings Union. 632 California
Security Savings Bank. 222 Montgomery
Swiss-American Bank. 624 Montgomery
Wells, Fargo & Co.'s Bank. Sansome and Market
Western National Bank of San
Francisco. 805 Market

BARBERS' SUPPLIES.

Deckelman Bros. 106 Ellis
Will & Finck Co. 818 Market

BEER BOTTLERS.

Enterprise Bottling Co. 2745 Sixteenth
Fredericksburg Bottling Co. 1510 Ellis
Rapp, John & Son. 8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co. 126 Fremont
Helms, Alex., Belting Co. 93 Fremont

BICYCLES.

Christoffer, C. M. 523 Stanyan
Leavitt & Bill. 309 Larkin
Lee, W. E. 504 Stanyan
Varney, T. H. B. 1331 Market

BLINDS.

Hindes, Edw. B. & Co. 328 Howard

BILL POSTERS.

Varney & Green. Market & Tenth

BOILER WORKS.

Eureka Boiler Works. 113 Mission
Keystone Boiler Works. Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 121 Howard

BOOK BINDERS.

Hicks-Judd Co. 23 First
Phillips Bros. 565 Clay

BOOKS AND STATIONERY.

Cary, L. H. 16 Grant Ave
Cunningham, Curtiss & Welch. 238 Post
Elder, Paul. 319 Sansome
Hanak & Hargens. 107 Montgomery
Mitchell, E. H. 225 Post
Payot, Upham & Co. 100 Battery
Robertson, A. M. 126 Post
S. F. News Co. 242 Geary
Whitaker & Ray Co., The. 723 Market

BOOTS AND SHOES.

Buckingham & Hecht. 225 Bush
Cahn, Nickelsburg & Co. 129 Sansome
Elsenberg, Henry. 410 Kearny
Helm, F. L. 234 Stockton
Kast & Co. 110 Geary
Koenig, F. 123 Kearny
Kutz, The G. M. Co. 103 Mission
Maler, Chas. 834 Kearny
Nolan Bros. Shoe Co. 312 Market
Philadelphia Shoe Co. 10 Third
Rosenthal's Inc. 107 Kearny
Siebe Shoe Co. 130 Main
Sommer & Kaufmann. 28 Kearny
Sullivan, J. T. 20 Fourth
United Workmen's Boot & Shoe
Co. 42 Second
Williams-Marvin Co. 569 Market
Young, George H. 117 Bush

BREWERIES.

Burnell & Co. 409 Battery
Hibernia Brewery. 1225 Howard
National Brewing Co. 762 Fulton
Union Brewing and Malting Co. 18th and Florida
Wunder Brewing Co. Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schwitzer, H. & M. Co. 632 Sacramento
Illinois and Pacific Glass Co. 10 Main

BRICK MANUFACTURERS.

Patent Brick Co. Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co. 220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co. 435 Battery
Harper, F. F. G. & Co. 409 Washington
Halse, Chas Ed. & Co. 510 Battery
Mattoon & Co. 530 Battery
Mayhew, F. E. & Co. 424 Battery
Reed, George W. 500 Battery
Swayne, Hoyt & Co. 405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E. 122 Davis
DuVal, W. M. & Co. 221 Front
Maillard & Schmiedell. 307 Sansome
Page Bros. 302 California
Waniorek, M. 406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B. 123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington. 415 Montgomery
Barth, J. & Co. 480 California
Girvin & Eyre. 426 California
Goldman, Max. 312 Pine
Hecht Bros. & Co. 312 Pine
Hellman, A. C. 317 Haywards Bldg
Hirschfeld, C. 79 Nevada Block
Perry, John, Jr. 411 Montgomery
Pollitzer & Co. Clunie Bldg
Poltz, Edward & Co. 403 California
Rehfish & Hochstadter. 412 California
Topilka, Joseph B. 286 Pine

BROKERS—TICKET.

Ottlinger, A. 620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co. 2018 Howard

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan As-
sociation. 301 California
Pacific States S. L. & B. Co. 410 Pine

BUILDING MATERIALS.

Waterhouse and Price. 29 New Montgomery

BUILDING PAPER MANUFACTURERS.

Paraffine Paint Co. 24 Second

BUTCHERS.

Baccus, R. T. S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co. 634 Clay
Boyes, James & Co. 108 Clay
Clayburgh & George. 339 Kearny
Decourtieux, A. 529 Merchant
Finke, Fred H. 5 Stuart
Herman, Benj. Bush and Franklin
Hofmann & Woenne. 736 Market
Katz, F. & Sons. California Market
Poly, Hellbron & Co. 339 Kearny
Patek, F. & Co. 600 Washington
Roberts, W. F. 2817 California
Schweitzer, J. & Co. 416 Clay
Stone & Ecklon Co., The. 236 Sixth
Taaffe, Wm. & Co. 1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co. 790-792
.....Mission

CANNED GOODS.

W. G. M. Canning Co. 149 Fremont

CAPITALISTS.

Bishop, Chas. R. 530 California
Center, John. N. E. cor. 16th and Shotwell
Dean, Walter E. 81 Nevada Block
Denman, James. 2380 Steiner
Fontana, Mark J. California and Front
Hayward, Alvinza. 532 Market
Hopkins, E. W. 324 Pine
Hopkins, Timothy. Mills Bldg
Levy, H. M. 41 Nevada Block
McDonald, Jasper. Mills Bldg
Moore, A. A. Jr. Hayward Bldg
Phelan, Jas. D. Phelan Bldg
Poniatowski, A. Crocker Bldg
Pope, George A. Hayward Bldg
Schmidt, John A. 425 Ellis
Smith, F. M. 101 Sansome
Spreckels, Claus. 327 Market
Spring Valley Water Works. Geary and Stockton
Thompson, R. R. 503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E. 614 Commercial
Murray, S. C. 632 Howard
Robinson & Gillespie. 411 Sutter

CARPETS.

Gullixson Bros. 955 Market
Hulse, Bradford & Co. 760 Mission
Schlueter & Volberg. 217 Sutter
Walcom, Geo. & Co. 403 Sutter
Walter, D. N. & E. & Co. 529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works. 329 Guerrero
Spaulding, J. & Co. 354 Tehama

CARRIAGE COMPANIES.

United Carriage Co. Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons. Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
..... Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
..... 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
..... San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 750 Market
Bamberger, J. & Co. 405 Sacramento
Blaskower, M. & Co. 223 Montgomery
Cahen, Sig. 22 Montgomery
Ehrman Bros. & Co. 226 California
Gunst, M. A. & Co. 203 Kearny
Hayneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Langstatter, I. S. 401 Geary
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
O'Brien & Keller. 101 Powell
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 220 Sansome

CLOAK AND SUIT HOUSE.

Caillieu, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Gebhardt, C. & Co. 1114 Market
Golden Gate Cloak and Suit House.
..... 1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Smith, H. L. 726 Market

CLOTHING DEALERS.

Alexander & Danziger. 20 Sansome
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 811 Market
Frank Bros. 535 Kearny
Hastings Clothing Co. 23 Montgomery
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Steuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Cantley, James. 960 Howard
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
..... Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 505 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stafford W. G. & Co. 314 East

CODFISH DEALERS.

Alaska Codfish Co. 1 Davis
Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
..... Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Blagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Cutter & Mosely. 302 California
Dalrymple's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 611 Clay
Duffy, J. J. & Co. 304 Washington
Eveleth-Nash Co. 422 Front
Galli, A. Fruit Co. 516 Sansome
Garcla & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barberi. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co. 200 California
Grimbaum, M. S. & Co., Ltd. 215 Front
Guggenhlme & Co. 118 Davis
Gulchard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hilbert Mercantile Co. 213 Market
Hillens, F. 200 Davis
Hilmer & Bredhoff. 35 California
Hulme & Hart. 659 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Jacobs & Malcolm. 112 Washington
Kittie, H. de W. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Levy, A. & Co. 401 Davis
Lichtenberg, William. 419 California
Lichtenberg, R. 303 California
Loalza, W. & Co. 202 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
..... 215 Washington
Martens, Read & Co. 303 Front
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Monteleagre & Co. 410 Hayward Bldg
Pettigrew, John M. 1694 Fell
Phillips M. & Co. 20 Pine
Portuguese Commission Co. 209 Clay
Roussel & Davidson. 19 California
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss & Gerstle. 310 Sansome
Southern Pacific Milling Co.
..... 224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobbeck & Bergen. 505 Sansome
Van Huse & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfe, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zeutner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Rush
Rothschild & Ehrenpfort. 118 Main
Strohmeier, W. A. & Co. 1006 Market
Seldi, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Carl Cooperage Co. 217 Commercial
Herbert & Vogel.
..... N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
..... 14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
..... California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
..... East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
..... Broadway and Battery
Pacific Coast Biscuit Company.
..... Second and Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. 108 Pine
Cowen-Heineberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternhelm, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

DAIRY MACHINERY.

D. Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market
Smith's Cash Store. 27 Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
..... 203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.
..... 323 Front

DRIED FRUITS.

Griffin & Skelley Co. 132 Market
Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 330 Post
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegaris, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
..... S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lalner, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
Bernstein, Sylvan L. 120 Sutter
City of Paris Dry Goods Co., The.
..... Geary and Stockton
Clayburgh, L. J. & Co. 6 Sutter
Curtin, C. 911 Market
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 559 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 501 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Priester, Joseph. 1415 Stockton
Sachs Bros & Co. Sansome & Bush
Samuels Lace House Co., The.
..... 235 Sutter
Schmidt, Ren. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Silverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
..... Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 63 First
General Electric Co. Crossley Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
..... 107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission
Marwedel, C. W. 53 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ENGINEERS—ELECTRICAL.

Wass, D. D. 34 East

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Frank & Parodi Co. 31 Geary
Cieis, Fred. 808 Valencia
Jacquemet, Joseph. 506 Eureka
Leopold & Ephraim. 35 Post
Slevers & Boland. 25 Post

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co. John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragen's. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattoslen Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co., A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
..... 324 Parrott Bldg
Yawman & Erbe Mfg Co.
..... Mission and New Montgomery

FURNITURE MANUFACTURERS.

Fink & Schindler Co., The. 1309 Market
Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Wallace, Robert. 219 Grant Ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
..... 709 Front

GAS FIXTURES.

California Gas Fixture Co. 517 Mission
Day Co, Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First
Van Serkey Gas Engine Co. 219 Main

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 455 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Centemeri, P. & Co. 200 Post
Moss, Geo. A. 101 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GOLD AND SILVERSMITHS.

Hammersmith & Field. 36 Kearny

GRANITE AND MARBLE DEALERS.

Rack, F. J. 791 San Jose Ave
Seregni & Bernieri. Flood Bldg

**GRAPHOPHONES AND PHONO-
GRAPHS.**

Columbia Phonograph Co....125 Geary

GROCERS.

Arnold Bros.....35 Hill
Bibo, Newman & Ikenberg...1447 Polk
Claussen, C.....23d and Capp
Cluff, Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Fogge & Mohr.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartner, Hayes & Co.....216 Front
Heltman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Rothschild, John & Co.....115 Sacramento
Stulz, Joseph A.....533 Montgomery Ave.
Sussman, Wormser & Co.....S.E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.

Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co.....538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.....235 Market
Hs. J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works.....159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Rulfs, A.....1404 Market
Smith, Peter A.....614 Fourth
Taylor & Spotswood Co.....135 Fremont
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.

Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....180 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meusdorffer K. & Son.....8 Kearny
Trilest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Morrow, Geo. & Co.....303 California
Scott & Wagner.....615 Sixth
Somers & Co.....564 Sixth
Vermell, J. L.....3142 Mission

HEATING & VENTILATING.

Barnett-Park Co. The.....214 Pine
Grannis, J. G. & Co.....565 Mission
Royal Heating Co. Inc.....738 Mission

HERMETIC CLOSURES.

Landsberger, J. A. Co.....215 Sacramento

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

Abrahamson, A.....1012 Van Ness
California Hotel.....Bush near Kearny
Elamere, Hotel.....418 Sutter
Holm & Saxtorph, Baldwin House.....30 Ellis
Kingsbury, George W.....Lick House
Kirkpatrick John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wlester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company.....420 Eighth
Merchants' Ice and Cold Storage Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....200 Pine
Com'l Union Assurance Co.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. P. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Fidelity & Casualty Co.....318 California
Firemen's Fund Insurance Co.....401 California
German Ins Co. of Freeport.....337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America.....262 Pine
Landers, William J.....205 Sansome

Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbon & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....410 California
Nathan & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich Union Fire Ins. Society.....314 California

Pacific Mutual Life Ins. Co. of Cal., Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Palache & Hewitt.....313 California
Parker, Chas. M. T.....409 Mutual Savings Bank Bldg
Potter Edward E.....412 Pine
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....411 California
Transatlantic Fire Ins. Co.....213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter.....321 Hayward Bldg

IRON WORKS.

California Iron Yard.....640 Second
Macaulay, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

**JAPANESE PRODUCTS AND FANCY
GOODS.**

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co.....206 Kearny
Fershtand, Theodore.....126 Kearny
Gindeman, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....643 Market
Huguenin, Adolph.....824 Market
Isaacs, Ahe.....343 Kearny
Judis, Alphonse Co. Mutual Sav Bk Bldg
Norman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartz, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....626 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bader Lamp & Reflector Co.....510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
S. F. Laundry Association.....131 Ellis
U. S. Laundry Association.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES

Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

**LEATHER AND LEATHER GOODS
DEALERS.**

Blessinger & Co.....401 Front
Brown & Adams.....109 Battery
Dulfer & Nelson.....309 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rev.....525 Commercial
Galloway Lithographing Co.....410 Sansome
Mutual Label & Litho. Co.....2d & Bryant
Roersch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Christensen, E. C. & Son.....1210 Valencia
Clemens, C. J.....109 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co.....210 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co.....237 California
Hammond Lumber Co.....Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc.....Beale and Bryant
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Building
Scott & Van Arsdale L. Co.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E. Lumber Co.....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

**MACHINERY AND ENGINEERS'
SUPPLIES.**

Bay City Engineering & Supply Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co. Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone.....21 Fremont
Henshaw, Bulkley & Co.....Fremont and Mission
Martin Pipe & Foundry Co.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....First and Mission
Pacific Tool and Supply Co.....467 Mission
Pennington, Geo. W. Sons, Inc.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers Engineering Co.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co. The Geo. F.....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co.....510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co.....25 Sansome

MERCHANT TAILORS.

Francis & Co. Alto Bldg. Kearny & Bush
Growall, W. L. Co. Mut. Sav. Bk. Bldg.
Harshall, Abe.....12 Kearny
Lemos, Leon.....1117 Market
Lyons, Charles.....721 Market
Pohelm, J. T.....1110 Market
Reid, John & Son.....78 Geary
Smith, J.....773 Market

METAL WORKS.

American Can Co.....214 Mission
Finn, John Metal Works.....313 Howard
Pacific Metal Works.....139 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**

Pacific Micro Materials Co.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
Jervey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co. New Montg. & Mission
Spencer & Mitau.....1026 Market
Topfritz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg Co.....225 Mission

MINERAL WATERS.

Cook's Mineral Water.....19th and Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.....Mills Bldg.
Bourn, W. B.....401 California

Pew, John W.....310 Pine
Quarre, Geo.....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

**MUSLIN AND FLANNELETTE UN-
DERGARMENTS.**

Reynolds, The Geo. W. Co.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

OILS.

Porter, W. S.....Hayward Building
Standard Oil Co.....Rialto Building

OPTICIANS.

Bertelling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co.....991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....316 Mission
Cal. Paint Co.....236 First
Cinch, C. G. & Co.....7 Front
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons.....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont

**PAPER AND PAPER BAG
MANUFACTURERS.**

Cal. Paper and Board Mills.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co.....406 Front
Union Pulp and Paper Co.....410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

**PATENT DOOR OPENERS AND
CLOSERS.**

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Flg Syrup Co.....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co.....214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....631 Clay
Sunset Photo & Engraving Co.....Market and Tenth
Union Photo Engraving Co.....144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benl. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co.....663 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Pacific Vinegar and Pickle Works.....122 Davis

PLANING MILLS.

Birch, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.

Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

**PLUMBING, HEATING AND STEAM
SUPPLIES.**

Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

**PORK PACKERS AND PROVISION
DEALERS.**

Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co.....117 Davis
Western Meat Co.....Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spatorno.....Cal Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works.....320 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.... 230 California

PRINTERS.

Bent & Meyerderks.... 40 California
Commercial Publishing Co. 463 Mission
Cubery & Co..... 587 Mission
Dempster Bros. Glen Park ave & Bond
Freysang-Leary Co..... 113 Davis
Janssen Printing & Binding Co....
..... 23 Stevenson
Monahan, John & Co.... 412 Commercial
Murdoch, C. A. & Co..... 532 Clay
Partridge, John..... 306 California
Pernau Bros..... 543 Clay
Phillips, Smyth & Van Orden. 508 Clay
Roberts, John W..... 220 Sutter
Spaulding, George & Co..... 414 Clay
Stanley-Taylor Co., The..... 656 Mission

PRINTERS' INK.

Reed & Goodman..... 513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co..... 215 Spear

PROPERTY OWNERS.

Andros, Milton..... 320 Sansome
Bishop, Thomas B..... 532 Market
Crocker Estate Co..... 64 Crocker Bldg.
De Vecchi, Paolo, M. D..... Crocker Bldg.
Deichmiller, C., D. D. S.....
..... Y. M. C. A. Bldg.
Flood, James L..... 7 Nevada Block
Hewes, D..... 412 Kearny
Hill, Horace L..... 124 Sansome
Hooker, C. G..... 967 Bush
Law, Hartland..... Crossley Bldg
Mayre, Geo. T., Jr..... 234 Montgomery
McNutt, Dr. W. F..... 1220 Sutter
Parrott, John..... 401 Parrott Bldg.
Payson, A. H..... 641 Market
Pierson, Wm. M..... 230 Montgomery
Pillsbury, E. S..... 105 Crocker Bldg
Quinn, John E..... 535 Taylor
Rosenthal, Dr. C. H..... 636 Baker
Scheeline, S. C..... 214 Pine
Schussler, Herman..... 126 Stockton
Shields Estate Co..... 324 Bush
Stevens, Martin..... Mills Bldg
Tevie, Wm. S..... Mills Bldg
Van Orden, Dr. C. L..... 606 Sutter
Wilson, A. W..... 2430 Broadway

PUBLISHERS.

Pacific States Directory Pub. Co.....
..... 431 Parrott Bldg

PUMPING MACHINERY.

Daw, Geo. E., Pumping Engine Co.....
..... 149 First
Jackson, Byron Machine Works.....
..... 411 Market
Stillwell-Bierce & Smith Valle Co.....
..... 11 First

RAILROAD TIES AND TAN BARK.

Bender Bros..... 5 Market

RATTAN WORKS.

Coulter's Rattan Works..... 227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardner..... 411 Montgomery
Babin, Landry C..... 413 Kearny
Baldwin & Howell..... 25 Post
Baldwin, O. D. & Son..... 22 Montgomery
Boardman Bros. & Co..... 138 Montgomery
Breese, G. L. & Co..... Hayward Bldg.
Buckingham, A. E..... 26 Montgomery
Burnham & Marsh Co..... 211 Montgomery
Bush, David & Son..... Safe Deposit Bldg
Cranston, R. D. & Sons..... 114 Montgomery
Crim, W. H. & Co..... 118 Montgomery
Davis, Alfred E..... 323 Montgomery
Easton, Eldridge & Co..... 638 Market
Ehrenfort, Wm..... 801 Fillmore
Giselman, William, Trustee.....
..... 120 Phelan Bldg.
Hendricksen, William & Co.....
..... 614 Claus Spreckels Bldg.
Heyman, Oscar..... 14 Post
Hooker & Lent..... 14 Post
Hooper, E. J..... 25 Montgomery
Investors' Agency, The.....
..... Mutual Bank Building
Madison & Burke..... 30 Montgomery
Magee, Thos & Sons..... 5 Montgomery
McElroy, R. D..... 4 Phelan Bldg.
Nelson, Johnson & Co..... 203 Montgomery
Oliver, P. B..... 114 Montgomery
Patterson, Geo. W. H.....
..... 11 City Hall Square
Realty Syndicate, The..... 14 Sansome
Rich, A. J. & Co..... 112 Montgomery
Schlesinger, Nathan..... 304 Montgomery
Shainwald, Buckbee & Co.....
..... 210 Montgomery
Strassburger, I. & Co..... 484 California
Surrey, F. B..... 138 Montgomery
Umben, G. H. & Co..... 14 Montgomery
Van Rhein Real Estate Co., Inc.....
..... 513 California
Woodward, Edwin W..... 11 Montgomery

RECREATION GROUNDS.

Herman, R..... Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....
..... 416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co..... 228 Kearny
Bay State Restaurant..... 29 Stockton
Bergez, John..... 332 Pine
Bertz, J..... 24 Ellis
Bosozzi, Louis..... 504 Market
Blanco, A. B. N. E. cor. Eddy and Mason
Breuss, M. A. C..... 70 Third
Christesen, M. A. C..... 25 Fifth
Collins & Wheeland..... 329 Montgomery
Detjen & Mengel..... 35 Market
Galindo, F. B..... 133 O'Farrell
Johnson Restaurant Co..... 725 Market
Krone, F. W..... 35 Geary
Larsen, C. G..... 16 Eddy
Malanti, J. & Co..... 110 O'Farrell
Nissum, James..... 211 Grant ave
Peterson, P..... 623 Kearny
Pouchan & Schlatter..... 33 O'Farrell
Priest, P. & Co..... Geary and Stockton
Ravn & Karstensen..... 111 Market
Swain, Frank A..... 213 Sutter
Teichau, R. J..... Mason, near Ellis
Westerfeld, P. & Co..... 1035 Market
Wleker & Hermanson.....
..... Market and Park Ave
Zakand, Chas. A..... 927 Market

RIGGERS.

Smith & Rice..... 118 Howard

ROOFERS AND ROOFING MATERIALS.

Pacific Refining and Roofing Co.....
..... 113 New Montgomery

RUBBER GOODS.

Boston Woven Hose and Rubber
Co..... 14 Fremont
Bowers Rubber Co..... 42 Sacramento
Goodyear Rubber Co..... 577 Market
Morgan & Wright..... 1067 Mission
West Coast Rubber Co..... 32 Fremont
Winslow, C. R. & Co..... 44 Second

RUBBER STAMPS.

Patrick & Co..... 111 Sansome

RUG MANUFACTURERS.

California Rug Co..... 1278 Union

SAFES.

Hall's Safe & Lock Works..... 605 Market
Hermann Safe Co..... 307 Battery
Parcells-Greenwood Co..... 216 California

SAW WORKS.

California Saw Works..... 210 Mission
Simonds Saw Co..... 31 Main

SCHOOL AND KINDERGARTEN

SUPPLIES.

Bradley, Milton Co..... 122 McAllister

SCOTCH TWEEDS.

Craig Bros..... 120 Sutter

SCREEN WORKS.

Quick, John W..... 221 First

SEEDS AND GRAIN.

Bowen, E. J..... 815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co..... 408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons..... 17 Spear

Gladding, McBean & Co..... Rialto Bldg

Steiger Terra Cotta and Pottery
Works..... Mills Bldg

SEWING MACHINES.

Evans, J. W..... 1021 Market

Jackson, Wm. E..... 612 Montgomery

Singer Mfg. Co..... 22 Post

White Sewing Machine Co..... 300 Post

Willcox & Gibbs Sewing Machine
Co..... 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co..... 83 Fremont

SHEET METAL WORKS.

Shields, Thomas..... 548 Mission

SHEET MUSIC AND MUSICAL IN-

STRUMENTS.

Mauvais, The Zeno Music Co.....
..... 931 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..... 20 California

Hay & Wright..... 36 Steuart

Turner, Matthew..... 40 California

Whelan, John A. & Bros..... 28 Steuart

SHIP CHANDLERS.

Foard, L..... 3 Steuart

Josselyn, G. M. & Co..... 38 Market

Lewis, Anderson & Co..... 24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..... 308 Market

Balfour, Guthrie & Co..... 316 California

Chapman, W. B..... 123 California

Dempster & Son..... 320 Sansome

Eddy, Falk & American Trading
Co..... 123 California

Gale, J. W..... 410 Davis

Grace, W. R. & Co.....
..... N. E. cor. California and Battery

Herrmann, Geo. Co..... 310 Sacramento

Johnson-Locke Mercantile Co.....
..... 123 California

Lund, Henry & Co..... 214 California

Marcus, Geo. & Co..... 418 California

Mitsui & Co..... 222 Sansome

McNear, G. W..... 326 California

Meyer, Wilson & Co..... 210 Battery

Moore, Ferguson & Co..... 310 California

Newhall, H. M. & Co..... 309 Sansome

Otis, McAllister & Co..... 109 California

Parrott & Co..... 306 California

Pike, Chas. W. & Co..... 124 California

Pinet, J. & Co..... 3 California

Plummer, Geo. E. & Co..... 51 Steuart

Spreckels, J. D. Bros. & Co..... 327 Market

Tyson, R. J. & Co..... 18 California

Ulrichs, J. F..... 122 Clay

Williams, Diamond & Co..... 202 Market

SHIPSMITHS.

Chrestoffersen & Tway..... 420 Beale

SHIRT MANUFACTURERS.

Ulman, Seelgsohn & Brown.....
..... 715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co..... 8 Sutter

Nonotuck Silk Co..... 535 Market

SILVERWARE.

Glidden, W. B..... 110 Sutter

Whitney, John B..... 120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co..... 635 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloomt..... 214 Sacramento

Lille, Charles.....
..... N. W. cor. Bay and Webster

Luhn, Otto & Co..... 117 Diamond

Newell & Bro..... 217 Davis

SODA MANUFACTURERS.

Horstmann Co., John..... 676 Bryant

SODA WATER APPARATUS AND

SUPPLIES.

G. J. Becht Company..... 572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co..... 141 First

STAMP DEALERS.

Sellschepp, W. & Co..... 118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co..... 48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne..... 55 First
Bonestell, Richardson Co..... 401 Sansome
Crocker, H. S. Co..... 215 Bush
Heynemann, Milton, Marshall Co.....
..... 415 Montgomery

Le Count Bros..... 633 Market

Zellerbach, A. & Sons..... 418 Sansome

STEAMSHIP AND TRANSPORTATION

COMPANIES.

Cal. Transportation Co..... Pier No. 5

Cook, Thos. & Co..... 621 Market

Fugazi, J. F. & Co..... 5 Montgomery Ave

International Nav Co..... 21 Post

Loveland, H. D., Manager Pacific
Traffic Com. Co..... Hayward Bldg

Occidental and Oriental Steamship
Co..... 421 Market

Pacific Coast Steamship Co..... 10 Market

Pacific Mail Steamship Co..... 421 Market

Peterson, James P..... 3 Steuart

Toyo Kisen Kaisha..... 421 Market

STEVEDORES.

Eschen & Minor..... 8 Mission

Freese, A. C..... 55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John..... 348 Phelan Bldg

Thoms, J. W.....
..... 1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James Mfg Co..... 14 Second

Steiger & Kerr..... 18th and Folsom

SURGICAL INSTRUMENTS.

Folkers G. A. W..... Flood Bldg

Hoppe & McConnell..... 404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co..... 422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co..... 3460 Twenty-fifth

Long Syrup Refining Co.....
..... Eighth and Brannan

Pacific Coast Syrup Co..... 713 Sansome

TABLE CEREALS.

Pacific Cereal Association..... 226 Clay

TAILORS' CLOTHS, TRIMMINGS AND

WOOLENS.

Arnstein, Simon & Co..... 585 Market

Baumgarten, J. & Co..... 678 Mission

Ford, C. W. R. & Co..... 116 Sutter

Reiss Bros. & Co..... 24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc.....
..... 569 Market

TANNERS.

Eagle Tannery.....
..... 26th and San Bruno Ave

Legallet-Heilwig Tanning Co.....
..... 401 Front

Norton Tanning Co..... 312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co..... 21 Main

Brandenstein, M. J. & Co.....
..... Spear and Mission

Burmester, Henry W..... 1854 Market

Castle Bros..... 463 Mission

Caswell, Geo. W. & Co..... 414 Sacramento

Folger, J. A. & Co..... 104 California

Grandjean, Henry..... 419 Jackson

Gultard Mfg. Co..... 119 Front

Hills Bros..... 128 Market

Huddleston & Co..... 52 Market

Jones-Paddock Co..... 26 Fremont

Schilling, A. & Co..... Second and Folsom

Thierbach, Chas. F. & Co..... 306 Battery

Tyler, S. H. & Son..... 310 Front

TELEPHONE AND TELEGRAPH

COMPANIES.

Pacific States Telephone and Tele-
graph Co., The..... 216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc..... 100 Sacramento

Neville & Co..... 31 California

THEATERS.

Belasco & Meyer..... Alcazar Theater

Walter Orpheum Co..... 113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
..... 233 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B..... Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co..... 410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co..... 331 Eighth

A VENICE OF THE PACIFIC.

San Francisco, Far Out on the Western Rim of the Continent, Is in a Position to Share Heavily in a Trade Worth More than Three and a Quarter Billions of Dollars a Year.

This chart indicates what San Francisco could do if she would "get a move-on." To the northeast, the southeast, and the west, is a commerce NOW IN EXISTENCE, that aggregates \$3,235,390,000 a year. This city's natural position in regard to it is fairly indicated on the diagram. Examine it on a globe, and you will see that, in respect to direct communication by great circle sailing our position can never be rivaled by any other American city.

Some of this trade San Francisco has now, and it is inevitable that she will get more and more of it until she becomes the great mart of the Pacific. To make these facts apparent to the people from all over the world who will gather at St. Louis, the chart was prepared by the San Francisco Committee on Display at the World's Fair, and a large colored copy of it will hang in a conspicuous position in the San Francisco building.

THE COMMERCIAL POSSIBILITIES OF SAN FRANCISCO

COUNTRY	POPULATION	COMMERCE
BRITISH EAST INDIES	287,123,000	\$ 681,602,000.
BRITISH AUSTRALASIA	4,794,000	" 568,498,000.
CHINA	402,680,000	" 349,595,000.
JAPAN	42,708,000	" 303,319,000.
STRAITS SETTLEMENTS	1,337,000	" 288,045,000.
DUTCH EAST INDIES	34,090,000	" 185,618,000.
ASIATIC RUSSIA	22,697,000	" 46,000,000.
PHILIPPINE IS.	8,500,000	" 66,208,000.
HAWAII	154,000	" 40,210,000.
MAURITIUS	372,000	" 14,756,000.
OCEANICA EXCLUSIVE OF HAWAII	1,629,500	" 14,000,000.
CEYLON	3,449,000	" 66,985,000.
HONG KONG	222,000	" 30,000,000.
SIAM	5,000,000	" 36,325,000.
KOREA	10,529,000	" 15,000,000.
FRENCH EAST INDIES	22,697,000	" 75,102,000.
TOTAL	847,981,500	\$2,781,263,000.

COUNTRY	POPULATION	COMMERCE
ALASKA	63,590	\$ 19,455,000.
BRITISH COLUMBIA	177,300	" 32,780,000.
TOTAL	240,890	\$52,235,000.

SAN FRANCISCO.

COUNTRY	POPULATION	COMMERCE
MEXICO	13,550,000	\$ 162,887,000.
GUATEMALA	1,647,000	" 10,200,000.
SALVADOR	1,007,000	" 6,550,000.
NICARAGUA	500,000	" 4,200,000.
COSTA RICA	313,000	" 10,100,000.
PANAMA	285,000	" 3,000,000.
COLUMBIA	3,600,000	" 29,500,000.
ECUADOR	1,270,000	" 15,300,000.
PERU	3,600,000	" 34,340,000.
CHILE	3,000,000	" 110,215,000.
BOLIVIA	2,500,000	" 15,600,000.
TOTAL	31,272,000	\$401,892,000.

ADVERTISE YOUR STATE.

With Promotion Committee Envelopes, Business Men Can Send California Information All Over the World.

The California Promotion Committee wants 250 merchants of California who will each order 10,000 envelopes advertising the State.

These envelopes will be sold complete at \$1.00 a thousand, and will be brought direct from the factory in carload lots. They are a first-class quality of bond paper with statistics of California products on the back. The price of one dollar a thousand covers all cost.

The merchant's business card is printed on the front of the envelope. In this way two and a half millions of these envelopes will be circulated all over the United States.

The California Promotion Committee has already in this way distributed some 350,000 envelopes, which have prompted inquiries in regard to California from such far away countries as South Africa and New Zealand, while hundreds have come from Hawaii and Canada, and still more from the Eastern States.

As only those who go in for the carloads can take advantage of this remarkable offer, the

Promotion Committee requests that business men will immediately send in their orders for 10,000 of these envelopes. The committee will be glad to take orders for 20,000, 50,000 and 100,000 of the statistical envelopes whenever more than 10,000 can be conveniently used. Address the California Promotion Committee, No. 25 New Montgomery St., San Francisco.

Part of the statistical information furnished in this form is given below:

SOME OF CALIFORNIA'S RESOURCES.

OUTPUT FOR 1903.

Gold	\$17,260,830
Silver	\$ 862,940
Petroleum	\$14,985,920
Quicksilver	\$ 1,231,290
Copper	\$ 3,314,000
Other minerals	\$ 6,380,000
Raisins (pounds)	112,000,000
Figs (pounds)	7,530,000
Dried Fruits (other than prunes, lbs.)	71,250,000
Prunes (pounds)	115,000,000
Canned Fruits (cases)	2,570,000
Olive Oil (gallons)	40,000
Pickled Olives (gallons)	34,000
Oranges (boxes)	11,520
Lemons (boxes)	1,201,200
Nuts (pounds)	19,650,000
Fresh Fruits (pounds)	420,000,000
Wine (gallons)	32,320,000
Wheat (bushels)	16,027,600
Barley (bushels)	22,850,000


Oats (bushels)	5,350,250
Corn (bushels)	1,860,300
Hay (tons)	1,870,000
Potatoes (bushels)	4,180,000
Asparagus (pounds)	21,600,000
Beans (pounds)	117,540,000
Butter (pounds)	34,676,310
Cheese (pounds)	7,141,670
Beet Sugar (pounds)	154,512,800
Hops (pounds)	9,215,000
Wool (pounds)	22,500,000
Lumber (feet)	792,850,000
Honey (pounds)	3,650,000
Brandy (gallons)	5,700,343

MAKING INROADS ON THE FRENCH WINE TRADE.

As a result of the increased competition of Italy and Spain, and also of the growing importance of the imports into England from Australia and California, France has been hit in the business in which she enjoyed a monopoly—the wines of Bordeaux and Burgundy.

All who write from England are evidently alarmed at the competition of California wines. They say that France is invulnerable, but she must satisfy the demand for a good table wine at a fair price, such as can be had from California and Australia.—Consul John C. Covert, Lyons, France.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9.

SAN FRANCISCO, CAL., AUGUST, 1904.

No. 96.

Merchants' Association Deplores The Mayor's Attack on the Civil Service.

**Board of Directors Unanimously Adopts Resolutions Expressing its Sentiments in the Matter,
and Calls to the Attention of His Honor the Merit System's
High Value to the Taxpayer.**

On July 22, as soon as the Board of Directors of the Merchants' Association convened after its summer adjournment, the members unanimously adopted the resolution below:

Resolved, That the Merchants' Association of San Francisco deplores the criticisms made upon the Civil Service by the Mayor in his message vetoing certain items in the last budget submitted by the Board of Supervisors, and would respectfully call to his Honor's attention that the objections urged by him to the Merit System, although annoying and perhaps to be regretted, are trivial and inconsequential when compared with the great benefits that the Merit System brings to the municipality and confers upon the taxpayers.

If his Honor will compare those departments of the City and County of San Francisco that are operating under the Spoils System, with those that are operating under the Civil Service, he cannot but be impressed with the fact that the one tends to waste, while the other tends to economy, that the one makes for incompetency in office while the other makes for efficiency; in the one he will find men placed on the city's payroll as a reward for political service, in the other men placed there for capacity and fitness; in the one he will discern a healthy desire to perform a minimum of work in return for a maximum of pay, in the other a disposition to render a fair service for a fair wage; in the one he will find a system that has lessened administrative effectiveness, corrupted parties and degraded politics throughout the United States, in the other a system that has increased the efficiency and lowered the cost of every department of government, municipal, State or National, wherever it has been established.

If his Honor will contrast those departments of the city government conducted under the Consolidation Act with the same departments now administered under the Charter, he will find that under the one it cost the City and County of San Francisco about \$200,000 in the years when elections were held, while under the other the cost was reduced to \$113,000 even in the years when the city held two to four elections; he will find that under the first the expense of collecting taxes and licenses for the year 1898-99 was \$103,556.94, while under the second the cost for the year 1902-03 was only \$75,778.69; and lastly, he will find that these results have been attained in the face of every discouragement the professional politician could bring to bear and every obstacle the place-hunter could set in the path; and that they have been attained in spite of the active hostility of bosses large and small, anxious to increase their private gain by distributing public patronage, and the opposition of every appetite that desired to feed at the expense of the taxpayers of San Francisco.

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION,

L. M. KING, Secretary.

FRANK J. SYMMES, President.

FLOWER MARKET IS SAFE.

**Merchants' Association Successfully Defends
Its Ordinance, and the Board of Works
May Now Grant Permits.**

Judge Sloss has refused to issue an injunction restraining the Board of Works from granting permits for the sale of flowers at designated places on the public streets, as provided in the Flower Market Ordinance which the Merchants' Association secured for the public last March. Persons interested in destroying the competition of the sidewalk trade attempted to nullify the measure legalizing it, by means of injunction proceedings, but the Association, through its attorneys, Messrs. Wright & Wright, promptly interposed a demurrer which put them out of court.

There is now no good reason why the Board of Works should refuse to issue permits for all the places covered by the ordinance, according to law. The public expects it, for though the vendors are on the streets, they are there on sufferance only, whereas they have a right to a legalized, permanent standing.

TWO NECESSARY CHARTER AMENDMENTS.

**Limitation of the Tax Rate, and Funding for Public Utilities,
Should Be Adopted.**

By HON. SAMUEL BRAUNHART, Supervisor City and County of San Francisco.

The appropriation for the fiscal year 1904-1905 for all municipal purposes amounted to \$7,362,636. In this amount was included \$628,246 for redemption of interest and principal of the bond issue, \$325,000 for parks, and \$69,750 for library. The tax levy was made up of the following items, viz.: .92 56-100 for general maintenance, in which sum 1½ cents is included for the public library; 7 cents for parks, and 12 46-100 cents for redemption of bonds, making a total of \$1.12 for all purposes. A \$500,000,000 assessment roll will produce at an 85-cent tax rate \$4,250,000, and adding to this amount \$1,750,000 revenue from other sources, a total of \$6,000,000 is available for the necessary running expenses of the municipality.

Of the amount appropriated this year \$500,-

000 is for permanent improvements, and over \$300,000 for necessary repairs to public buildings, sewers and accepted streets.

The 15 per cent which it is proposed to set aside would produce on a similar assessment roll \$750,000 which could be devoted exclusively to public improvements or the acquisition of public utilities.

In view of the fact that the assessment roll this year approaches closely to the \$510,000,000 mark it certainly would be a violent assumption to suppose that it would ever fall below \$500,000,000. Taking a hopeful view of the growth and prosperity of the city, it is reasonable to predict that the ratio of increase, though it may not always be so great as in preceding years, will keep pace with the accumulating wealth of our citizens. Should our expectations

be realized in this respect. future Boards of Supervisors would probably be able to provide, out of the 85 cents on the 100 dollars, sufficient money not alone for the cost of administering the municipal government, but also an amount large enough for the purpose for which the additional 15 per cent is intended.

During the next few years the money received from the sale of bonds for the purpose of constructing new buildings and particularly for the laying of sewers and the repaving of streets will make it impracticable advantageously to use in this way any more money than these funds will supply; hence, it will not be necessary to make these appropriations out of current revenue for the construction of sewers or the laying of new pavements on accepted streets.

The scheme, in accordance with this showing, is essentially practicable. It will give the Board of Supervisors opportunity to make much-

needed repairs to schools, fire engine houses and police stations, and will possibly provide for the construction of new buildings from the current revenues.

The charter framers, while exceedingly careful in drafting the article on public utilities, did not foresee the necessity of making provision for the expenditure of funds to be derived from the operation of such property when once acquired by the municipality. There is no machinery in the charter which provides for the disposition of the revenues collected by the municipality from the operation, construction or extension of any public utility. The only manner in which revenue of any kind, obtained by the municipality, can be disbursed, is by an appropriation in the annual budget. Without this amendment, the money thus collected would lie idle in the treasury until the end of the fiscal year, and would involve an extraordinary ap-

propriation if the city should ever operate a utility, such as a water works system, gas works or street railway.

It will be seen at once that in the absence of any law providing for the disbursement of such funds any scheme of municipal ownership would be exceedingly cumbrous and impracticable.

The proposed amendment provides for the employment of the current revenue of a public utility for operating expenses, maintenance of plant, repayment to the city treasury of money expended for interest and redemption of bonds, for a reserve fund, and for new construction. An additional advantage of such a provision is that it may make it possible to provide for the payment of principal and interest on bonds issued for the acquisition of public utilities, without imposing additional taxation on the people.

TWO PROPOSED CHARTER CHANGES.

FUNDS FOR PUBLIC UTILITIES.

The essential part of the tax levy amendment is as follows:

On or before the last Monday of June in each year, the Supervisors shall levy the amount of taxes for city and county purposes required to be levied upon all property not exempt from taxation. The amount shall be sufficient to provide for the payment during the fiscal year of all demands upon the treasury authorized to be paid out of the same; but each levy, exclusive of the State tax and the tax to pay interest and maintain the sinking funds of the bonded indebtedness of the city and county, and exclusive of the tax to pay for the maintenance and improvements of the parks, squares and public grounds of the city and county, shall not exceed the rate of 85 cents on each \$100 valuation of the property assessed; provided that the Supervisors may levy an additional tax for a public improvement fund to meet appropriations for the following specific purposes, or any of them to-wit: For the acquisition, construction or completion of any public utility, for the laying of new pavements or the construction of new sewers; for the purchase of land or for the erection of new buildings; but such additional tax shall not in any one year exceed the sum of 15 cents on each \$100 valuation of property assessed; and provided further, that one-third of such levy of 15 cents may, in the discretion of the Board of Supervisors, be appropriated for repairs to streets and sewers and public buildings. Appropriations made from the public improvement fund shall not be subject to the provisions of the first paragraph of Section 9 of this chapter. * * * The Supervisors in making the levy shall apportion the taxes to the several funds.

85 CENTS FOR RUNNING EXPENSES.

Section 15. Whenever any water works, gas works, electric light works, steam, water or electric power works, telephone lines, street railroads, or other public utilities shall be owned or operated by the City and County of San Francisco, the earnings of each such utility shall be kept in a separate fund, and shall be expended for the following purposes and in the following order:

1. To the current operating expenses. 2. To the maintenance of the plant, and the repair and replacement of worn-out machinery and material. 3. To the repayment to the city treasury of moneys paid for the interest and bond redemption fund provided for the acquisition of such utility. 4. To new construction. 5. To a reserve fund. 6. To the general fund.

The reserve fund for each public utility shall be constituted from the surplus earnings of such utility, after providing for the payments under Subdivisions 1, 2, 3 and 4 of this section. Such surplus earnings shall be paid into the reserve fund until such fund shall amount to one-half of the payments under Subdivisions 1, 2 and 3 for the preceding year, after which the surplus earnings may be set aside by the Supervisors to the general fund of the city and county. The Board of Supervisors may, at such time or times as shall be deemed necessary, make appropriations from the fund hereby created for any of the purposes herein set forth which shall be specifically stated, with such detail as to items and sums as to indicate the purposes thereof, and whenever the earnings of any public utility in any fiscal year are estimated to be insufficient to meet the demands for the purposes set forth in Subdivisions 1, 2 and 3, the reserve fund may be used for the payment of such demands; and should the reserve fund be insufficient to pay the same, then the Board of Supervisors may appropriate from the general fund of the city and county a sum sufficient to meet such deficiency.

THIS CITY'S ST. LOUIS BUILDING BRINGS VALUABLE RESULTS.

Display is Showing Easterners the Beauties of California and the Power of Initiative Possessed by the People of Its Metropolis.

The San Francisco Building at the World's Fair is proving itself to be of the very highest value to the city and State, and one of the most efficient means of advertising that the community could have adopted.

It is showing strangers not merely what we possess but what we are. It is compelling respect for San Francisco initiative, and convincing Eastern people that the Western metropolis has not gone to sleep. Comment of a highly complimentary kind appears frequently in Eastern newspapers. One of the best items of the sort is the one below, from the St. Louis Globe-Democrat, in which the writer has grasped the really important feature of the enterprise that we are learning to do things for ourselves in California, and on our own lines. It is worth

a great deal to have matter of this sort published about San Francisco and the State, by one of the most influential daily papers east of the Rockies, and the men whose generous responses to the appeals of the Joint Committee on Display have brought it about, may congratulate themselves on their success.

The "illustrated talk" in the San Francisco building, on the Model street, is one of the World's Fair events no visitor should miss.

An illustrated California talk by a Californian on California differs radically from eruptive talk of this kind and from the ordinary talk we rate at its true value when we say that "talk is cheap." We cannot listen three minutes to a Californian talking on California without finding that he actually believes everything he is saying and is putting his whole soul into it.

Eloquence of this kind is not cheap. It is worth going far to hear. In the case of Califor-

nia, however, Californians have not trusted merely to eloquence. They have re-enforced it by the witness of the camera and in other ways until a visit to the San Francisco building, even when an "illustrated talk" is not in progress, is almost as good as a transcontinental tour, with the sagebrush and desert part of it omitted. As far as California is concerned, either there is no such thing as sand or alkali in it or else there is something in the climate which throws them beyond the line of the horizon in a California photograph. Perhaps it is the refractive power of the glorious atmosphere. At any rate, the California which is capable of being photographed for a world's fair gives the visitor the idea of a succession of vistas from the original garden of Eden, with the latest modern improvements. He is compelled at once toward the idea that the fall of man took place in California because of the strange perversity in human nature which made it prefer an apple, merely because it was forbidden, to seedless oranges, figs, raisins and sugar dates.

All this is attractive enough to justify even what Californians think of California. But they have something still more attractive to show, though they do not know it themselves. They are beginning to do things differently. The visitor will see things in the San Francisco building which are admirably done already, which will be done better still hereafter. If he looks closely he will see that they are not done as they would have been done in New York, Philadelphia or Boston. They will serve the same purpose, no better perhaps, but equally as well. And they are different.

This, it seems to me, is one of the most notable

CONVENTION HALL FOR SAN FRANCISCO.

Local Architect Suggests that the Municipality Erect One on the Proposed Site of St. Mary's Square



MR. PELTON'S IDEAL, AND THE PROPOSED AUDITORIUM.

There has been a great deal more random talk about making San Francisco a "convention city" than definite planning to provide the principal essential—a suitable convention hall. It is a thing the city sadly lacks, for we have at present nothing for the purpose either suitable or beautiful, or calculated to impress strangers with a sense of the municipality's importance and worth.

Mr. John Cotter Pelton, a San Francisco architect who believes in the city's future, has planned a convention hall for the site of the proposed St. Mary's Square, in the block bounded by Kearny, California and Pine streets, and Grant avenue. It appears as the domed structure to the right in the accompanying picture. It is Mr. Pelton's idea that the city should acquire the block, and under the public utilities provisions of the charter, proceed to build for itself a beautiful structure for the reception of its guests and for the holding of public assemblies.

By this method two purposes would be served. An objectionable quarter would be obliterated, after years of agitation to that end on the part of neighboring property owners, led by Judge Shadburne, the Paulist Fathers and the St. Mary's Square Association; and San Francisco would come to have, in its place, a public building that would form one of its chief adornments, that would add materially to its fame abroad, and that would be a powerful attraction, for convention purposes, to organizations of a national scope, such as the churches, fraternal societies and the great political parties.

"Such a hall as that," says Mr. Pelton, "properly constructed, beautiful, imposing, with perfect acoustics and well appointed conveniences, would be one of the strongest inducements we could offer for great gatherings of delegates from the Eastern States. Nothing like it would be in existence elsewhere, and it would not only be a source of pride to San Francisco people, but a great profit as well as a standing advertisement of the enterprise and progressiveness of the city. There are no insurmountable difficulties in the way. Its cost could easily be defrayed by a municipality of San Francisco's wealth and importance. The location is ideal, and in course of time the whole character of the neighborhood would be changed for the better."

It is part of the design to fill in the lower or eastern half of the block with a "California Building" where such exhibits as those of the State Board of Trade, and the Mining Bureau, could be housed, and where these organizations and others having to do with State interests, like the Promotion Committee, could have offices at a fair rental. This would at once make the locality a center of interest to all classes of visitors, and the revenue derived from office rentals would provide for the maintenance of the convention hall.

The plan has not yet been brought before any official body, but a large colored panorama of the new San Francisco, showing the proposed improvement and several other architectural possibilities of the near future, is on exhibition at the Merchants' Association offices in the Mills Building.

SAN FRANCISCO BUILDING—Continued.

things which has begun to come about in this country. To do the same thing equally well, not in the same way, but in different ways, means that the people who work thus are either tolerating each the other's differences or else are each beyond the influence of the other's intolerance.

Which of these two things is happening to California, those who investigate for themselves may decide on the evidence. The present fact is the main thing, and it is a present fact that Californians are beginning to do things in their own California way, and to do them well. They will do them better hereafter. They will make California books which will be as interesting in St. Louis or Boston or London, as Longfellow's, Hawthorne's, Poe's or Emerson's. But they will not be books of that kind. Perhaps we have the very best books of that kind already. But unless California stops in the way it has begun, its books will be different. So will its pictures, its statues, its architecture and everything else which ex-

presses what is most essentially individual in its life.

If this comes about, as it seems to be certain and we ought earnestly to hope that it will, it will be a blessing not only to California but to the world. For the world will never reach its best by any other process of work than this in which the largest possible number of workers in all parts of the world are free to express their highest excellence, not in following a single stenciled model, but in working out their own minds in their own way, the way which gives them the highest possible pleasure through the feeling that they are actually doing their own best.

Few persons, comparatively speaking, have had any adequate conception of the impression the San Francisco building is making, or of the kind of work Mr. Erwin is doing for them at a distance of two thousand miles. Here is the way it has impressed the correspondent of the San Francisco Call:

J. W. Erwin gave what is known as his "Irriga-

tion Lecture" to a crowd at the San Francisco building the other day. The various pictures showing the rich fruitfulness of the soil—golden oranges and flaming grapes being thrust right into the faces of the spectators, with an invitation to "take all they wanted"—were greeted with "Ohs!" and "Ahs!" and one man among the spectators exclaimed at the close of the series of pictures, "I move we all go to California!" to which a lady replied "I move, anyway, that we all want to go there." Erwin is trying to arrange to give two free lectures a week in some of the larger churches down town.

When the militia is called into active service the State pays enlisted men two dollars a day. In camp the compensation will be about forty-three cents. Encampment should be looked upon as active service and the balance made up to the men. The returns in the training of National Guardsmen would be worth it twice over.

ALL SECTIONS UNITE TO ADVANCE THE INTERESTS OF CALIFORNIA.

Representatives of Commercial Organizations Covering Thirty-Six Counties Get Together at Sacramento and Determine to Establish County Promotion Committees and Centralize the Work of Advertising the State.

By HAMILTON WRIGHT, Bureau of Publicity, California Promotion Committee.

On June 18th of this year there was held at Sacramento a meeting of the officers of the different development associations, boards of trade and chambers of commerce in California. Those who were present usually speak of it as the "Sacramento meeting"; for they were full of the purposes that were accomplished by this gathering, which deserves to be chronicled as the most important step in the history of organized effort on the part of public associations to advance the interests of California.

There are 140 of these organizations in the Golden State. There is no other State in the Union in which there are so many associations of this character. The Sacramento meeting, which was called by the California Promotion Committee, was the first occasion upon which representatives of the different commercial organizations had met, with the common purpose to get better acquainted. These officers, all most progressive men, came together from regions widely distant so that all might know one another, exchange ideas and devise plans to centralize promotion effort still more effectively, and encourage practical co-operation.

HARMONY REIGNS.

The meeting was a great success. It was a hearty, friendly gathering of good-natured men, you couldn't have heard a discordant note in the whole assemblage. It is singular indeed that up to the time of the Sacramento meeting there had been no effective movement to bring about that close relationship which comes only through personal contact and pleasant acquaintance. Many of these organizations, though, had indeed been in close touch through their mutual work with the California Promotion Committee.

Men who have worked for years to develop their particular sections, beheld in the Sacramento convention the first attempt to unify State interests. The southern part of California had a good representation, as well as the central and northern regions. There were at the convention fifty-four representatives of organizations, covering thirty-six counties. The declaration of one of the delegates from the south, that so far as that section was concerned the hatchet has been buried at the Tehachapi, was met by the equally earnest assurance to the same effect, of the representatives of the northern part of the State. The results are clearly set forth in two resolutions that embody the methods by which Californians will henceforth work together.

The first resolution, introduced by Mr. R. P. Lathrop, vice-president of the Central Coast Counties Improvement Association, reads as follows:

EVERY COUNTY TO ORGANIZE.

Whereas, it is desirable in order to further the interests of the several counties of California and to bring about a centralization of promotion efforts throughout the State, that the several organizations co-operate and also that the several counties be brought still closer in touch with the California Promotion Committee, the central body, it is

Resolved, That there be formed in each county of the State of California, a committee to be known

as the County Promotion Committee; the members of such committee to be appointed from each of the development organizations of said county by mutual arrangement. The size of the committee to be governed by the number of organizations in the county, with the understanding that each organization is to be represented. Such a committee to choose a chairman and secretary from its members. It is further

Resolved, That there be formed a committee to be known as the Counties Committee of the California Promotion Committee. Such committee to consist of the various County Promotion Committees as formed in accordance with the preceding provision; the members of the several County Promotion Committees to be accredited representatives at the meetings of the Counties Committee.

Resolved, That meetings of the Counties Committee be held semi-annually, and at such other times as they may be called by the California Promotion Committee.

The second resolution, introduced by Morris Brooke, secretary of the Sacramento Valley Development Association, is directed toward centralized publicity work and reads as follows:

Whereas, It is desirable to co-operate more thoroughly to bring about still better results and to systematize the work of advertising the State of California; it is

Resolved, That a committee of nine be appointed to be known as the State Publicity Committee of the California Promotion Committee. That this committee be made up of one representative from each of the following sections of the State:

SAN FRANCISCO (city and county).

SAN FRANCISCO BAY (Alameda, Marin, Napa, Contra Costa—four counties).

SACRAMENTO VALLEY (Siskiyou, Shasta, Tehama, Glenn, Butte, Nevada, Yuba, Sutter, Colusa, Yolo, Placer, Sacramento, Solano, El Dorado—fourteen counties).

SAN JOAQUIN VALLEY (San Joaquin, Stanislaus, Merced, Madera, Fresno, Kings, Tulare, Kern, Mariposa—nine counties).

CENTRAL COAST (San Mateo, Santa Clara, Santa Cruz, San Benito, Monterey, San Luis Obispo—six counties).

SOUTH OF TEHACHAPI (Los Angeles, San Bernardino, Orange, Riverside, San Diego—five counties).

SOUTH COAST (Santa Barbara, Ventura—two counties).

NORTH COAST (Lake, Mendocino, Humboldt, Trinity, Del Norte, Sonoma—six counties).

SIERRAS (Modoc, Lassen, Amador, Alpine, Calaveras, Tuolumne, Mono, Inyo, Plumas, Sierra—ten counties).

Said representatives to be appointed by the chairman of this meeting, said appointment to be ratified by the sections herein named.

Resolved, That this committee be authorized to plan an advertising campaign for the State of California, and to report such plan when completed to every development organization of the State. It is contemplated that this plan will provide for the advertising of the State at large in such ways as may be devised by the committee. It is further

Resolved, That this State Publicity Committee of the California Promotion Committee shall receive its funds from the different counties of the State in such manner as may be agreed on later. It shall be the duty of the committee to make a complete financial report of its work semi-annually to each county furnishing funds.

ECONOMY OF EFFORT.

The key note of the convention was sounded by Rufus P. Jennings, executive officer of the California Promotion Committee, who had been

instrumental in calling together this meeting representing so many commercial organizations. Mr. Jennings congratulated the members of the committee and spoke of the desirability of residents of the different counties of the State being conversant with other counties. He said besides the new ideas which were exchanged at such a meeting as the Sacramento convention, there was the very commendable effort, in developing California, to do away with much unnecessary duplication of work and also bring in results commensurate with the outlay of time, effort and money.

A welcome was extended by Colonel H. I. Seymour, acting president of the Sacramento Chamber of Commerce. Mr. Seymour recognized the meeting as the initial step to long-desired concerted action by all sections of the State. An interesting paper was that prepared by acting Governor Alden Anderson, who had chosen for his subject, "Co-operation With Organizations Representing Great Industries." Mr. Anderson put forward the fact that all successful businesses were conducted on co-operative lines and that the products of California could be successfully advertised through co-operation. He said that California, which is larger than Japan and has twice as much arable land, has only a million and a half of people, while Japan has forty-five millions.

BRINGING PEOPLE FROM THE EAST.

L. W. Jefferson, secretary of the California Central Coast Counties Improvement Association, spoke on "How to Take Care of Settlers." Mr. Jefferson said that the object of the work was to get settlers to come, and when they came, to locate them properly, and that it would be economy for the central organization to interest the settler through the distribution of approved literature and otherwise and for the local bodies to care for the newcomer when he got here.

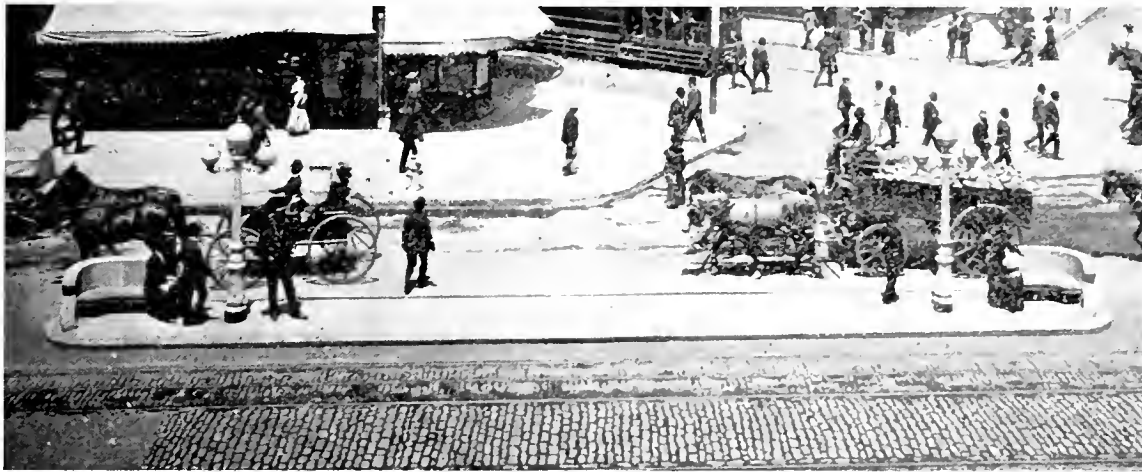
ATTRACTIVE TOWNS WOULD HELP.

In the afternoon Frank Neate, secretary of the Fresno Chamber of Commerce, spoke about the work of dividing up big tracts so small farmers can get a foothold. Charles Keeler of Berkeley told about the movement for the study of the art of making homes beautiful through the Hillside Club at Berkeley. D. W. Coolidge, secretary of the Pasadena Chamber of Commerce, told how to bring tourists to the State. Mr. Coolidge thought to have an attractive town was one of the best ways. General W. S. Green, president of the Sacramento Valley Development Association, told how they had knocked out the knockers in the valley. Edward P. Antron, chief of the Information Bureau of the California Promotion Committee, explained the interesting system of the Committee by which all letters are followed up and how the files are kept. Other speakers in the meeting were Mr. Balaam of Santa Barbara, Mr. Brainard C. Brown of Alameda, Mr. Moody of Los Angeles and Mr. Miot of Visalia.

Altogether it was a great meeting, and will do much to unify the many forces already at work for the upbuilding of California.

SECOND ISLE OF SAFETY HAS YIELDED A SURPLUS.

Contributions of Citizens for the Station at Ellis and Stockton Streets Exceed the Cost, and the Balance is Turned Over in Trust to the Merchants' Association.



SAFETY STATION AT ELLIS STREET—SHOWING ORNAMENTAL ELECTROLIERS.

The safety station at Market, Fourth and Ellis streets, the second to be constructed in San Francisco, is completed and in daily use by thousands of people, and the business men who had the undertaking in charge have turned in to the Merchants' Association a surplus of \$103.10.

The money has been received as a trust and will be put to some good public use in the near future, probably in the neighborhood in which it was subscribed.

Funds for the Ellis street Isle of Safety, which was modeled after the one the Merchants' Association constructed at Kearny street but which is ten feet longer, were raised by private subscription among the merchants and business men of the vicinity. Two electroliers were needed, which added to the cost, and the money for these was donated by the Association and the United Railroads. Finding itself with a surplus after construction the committee transmitted it with the following letter:

SAN FRANCISCO, July 20, 1904.

Merchants' Association, City.

Gentlemen:—Referring to the Public Safety Station recently erected at the intersection of Market, Ellis and Stockton Streets and toward which your Association kindly donated the sum of One Hundred and Fifty Dollars (\$150.00), we are pleased to advise you that after meeting all bills covering its cost we find that there remains a surplus amounting to One Hundred and Three Dollars and Ten Cents (\$103.10).

Believing that all of the contributors to this fund will sanction our action in the matter, and realizing that your Association can well use the surplus on hand for other expenditures toward the public's good, we herewith tender to you this balance.

Trusting that the same will be acceptable and again thanking you for your liberal donation, we are

Very respectfully yours,

(Signed) B. C. BROWN,
JOHN F. FARLEY,
Committee.

To this communication the following reply has been sent:

SAN FRANCISCO, July 23, 1904.

Messrs. B. C. Brown and John F. Farley, Committee on Construction Ellis Street Public Safety Station.

Gentlemen:—Your esteemed favor of July 20, relative to the donation of this Association toward the cost of the lamps of the Public Safety Station constructed at the intersection of Market, Ellis and Stockton Streets, and advising us that after

paying all bills there remained a surplus of One Hundred and Three Dollars and Ten Cents (\$103.10), which you tendered to the Merchants' Association to be used by it for the public good, was duly submitted to the Board of Directors at the meeting held July 22, 1904.

The Board desires to congratulate your Committee on the thorough and expeditious manner in which this Station was laid on the street and the economy exercised in its construction.

We highly appreciate the compliment paid to the sincerity of the Merchants' Association in your offering to it the surplus for the use of the Association in its work of improvement.

We accept your tender in the spirit in which it is made and shall consider this amount as set aside for use, if possible, in some other needed improvement in your immediate neighborhood.

With assurance of esteem, we remain,

Very respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING, Sec'y. FRANK J. SYMMES, Pres.

At a meeting held on July 1, 1904, the directors adopted the resolution that follows:

Resolved, That the Merchants' Association heartily commends the public spirit displayed by the merchants and property owners in the vicinity of Market, Fourth and Ellis Streets, and by the United Railroads who subscribed for the erection at that point of a Public Safety Station which is not only an ornament to the street but also a convenience that will be appreciated by thousands of citizens and visitors.

FRANK J. SYMMES, Pres.

L. M. KING, Sec'y.

"What makes a great city?"

It is the domestic virtues, industry and thrift, and the public spirit, patriotism and civic pride of its citizens.

A city, as a state or nation, is not bounded by territorial limitations, but by prestige and influence in the affairs of the world.

It is small or great in strict conformity with the stature of its citizens. As they understand and comply with the requirements of virtue and justice do they take rank in the realm of mind where the treasures of wisdom are. There they stand, measured by their own opportunities, that are the real test of greatness. An individual, a city or a nation is truly great only when the equal of opportunity.—*Public Opinion.*

STRANGERS IN SAN FRANCISCO TO BE GIVEN CORDIAL WELCOME.

Representative Business Men will Call upon Them at Their Hotels and Make Them Feel at Home.

San Francisco has long needed some systematic way of receiving visitors, and extending them a measure of hospitality. To meet this want the California Promotion Committee has enlisted the services of several representative business men, who will visit the leading hotels and welcome people who might have no other way of getting acquainted with a strange place. The plan, which has just been inaugurated, is outlined by Mr. Rufus P. Jennings, executive officer of the Promotion Committee.

"We must understand," said Mr. Jennings, "the great importance of first impressions. How is a new arrival in San Francisco to know what sort of a place he has reached if he is to be left entirely to chance and haphazard acquaintance? We want him to appreciate the beauties of the place and see its manifest advantages from every point of view. In order that he may see them in a proper light, and that the city may make the favorable first impression such a beautiful place should make, we want somebody to greet him, socially; to make him feel that the community welcomes him, that somebody is glad to see him besides the trunk transfer man and the bell boy.

"The hotels are now giving us daily lists of their guests from a distance, and several representative gentlemen have agreed to devote one day each week to making calls on strangers. Among them are such men as Walter M. Castle of Castle Brothers, Thomas Rickard of Harron, Rickard & McCone, James McNab of McNab & Smith, J. Parker Currier of the Carlson, Currier Company, R. B. Hale of Hale Brothers, H. D. Loveland of the Pacific Traffic and Commercial Association. When one of these gentlemen calls on a recent arrival he presents the card of the Promotion Committee, giving the address of the committee's headquarters, where all information any stranger may desire about the State or the city will be put at his disposal. A reception by a representative citizen, standing for large interests in the community, predisposes a visitor to see everything in its best light. Dozens of strangers, influential business men from all over the country and from abroad, will be received in this manner every week. Cordial personal relations will be established which may grow into important business connections, an interchange of ideas will be brought about that may prove of the greatest value to us, and the effect of this simple plan, for bringing San Francisco into favorable notice, pursued year after year from this time forward, will probably be greater than anyone now imagines."

FACTS ABOUT DIFFERENT PACIFIC COAST PORTS.

Daily Commercial News Issues an Attractive Annual Number, Containing Valuable Descriptions and Statistical Information.

The Twenty-ninth Annual Review of the San Francisco *Daily Commercial News* is a valuable compilation of facts and figures about the Pacific Coast. It is filled with lively sketches of Pacific Coast ports, from San Diego to Vancouver, illustrated with good engravings, and based upon reliable statistics. The growth of the export trade of San Francisco, from \$38,172,902, in 1900-01, to \$17,821,132, in 1903-04, appears in a separate itemized table, and there are complete statements of almost all the San Francisco financial institutions.

ELIMINATING THE SAN FRANCISCO HOODLUM.

How the Community's First Intelligent Effort to Prevent the Development of Wayward Children Into Confirmed Criminals Operates Through the Work of the Juvenile Court.

By MISS L. L. STEBBINS, Probation Officer.

The Court Room presided over by Superior Judge Murasky in the City Hall presents on Friday afternoons a most interesting spectacle—a spectacle without an audience. Here are brought the boys and girls of San Francisco charged with some infraction of the law, or who are traveling a swift road to bad citizenship. In lieu of the audience, gather the arresting officers to tell the tale of delinquency, and the parents and Probation Officer to represent the home and the child. All others are barred out, and the afternoon presents a shifting scene of family gatherings, settling domestic problems in the interest of the San Francisco boy.

Before May, 1903, when the Juvenile Court began its activities, children under sixteen years of age were cast into jail with criminals, prostitutes and drunks, to come up in a police court reeking with foul air and degradation. That has been stopped, and if the Detention Home were placed in operation, as planned by the Juvenile Court Committee, each child would be placed in a separate room, and detained there to meditate upon his present situation, and, with the Probation Officer's help, to plan the most effective method of bracing up and taking hold of legitimate activities, whether school, work or play.

TREATMENT INSTEAD OF PUNISHMENT.

In the police court the little offender faced his huge accuser, the policeman, and the accusing witnesses, with no adequate defense. The Judge was obliged to make a hasty snap judgment, and the child was either "sent up" for a couple of months "to punish him," or turned loose again into his old environment.

Now the Probation Officer delves into the character of the boy in detention, visits his home, attempts to locate the responsibility (which in nine cases out of ten rests with the parents), looks up the child's school record, or the record of his numerous jobs; and when the Friday afternoon summing up comes, before a Judge of the Superior Court specially selected for interest and fitness to deal with children, a written history of the boy is furnished the Court, and the Probation Officer stands ready to represent him.

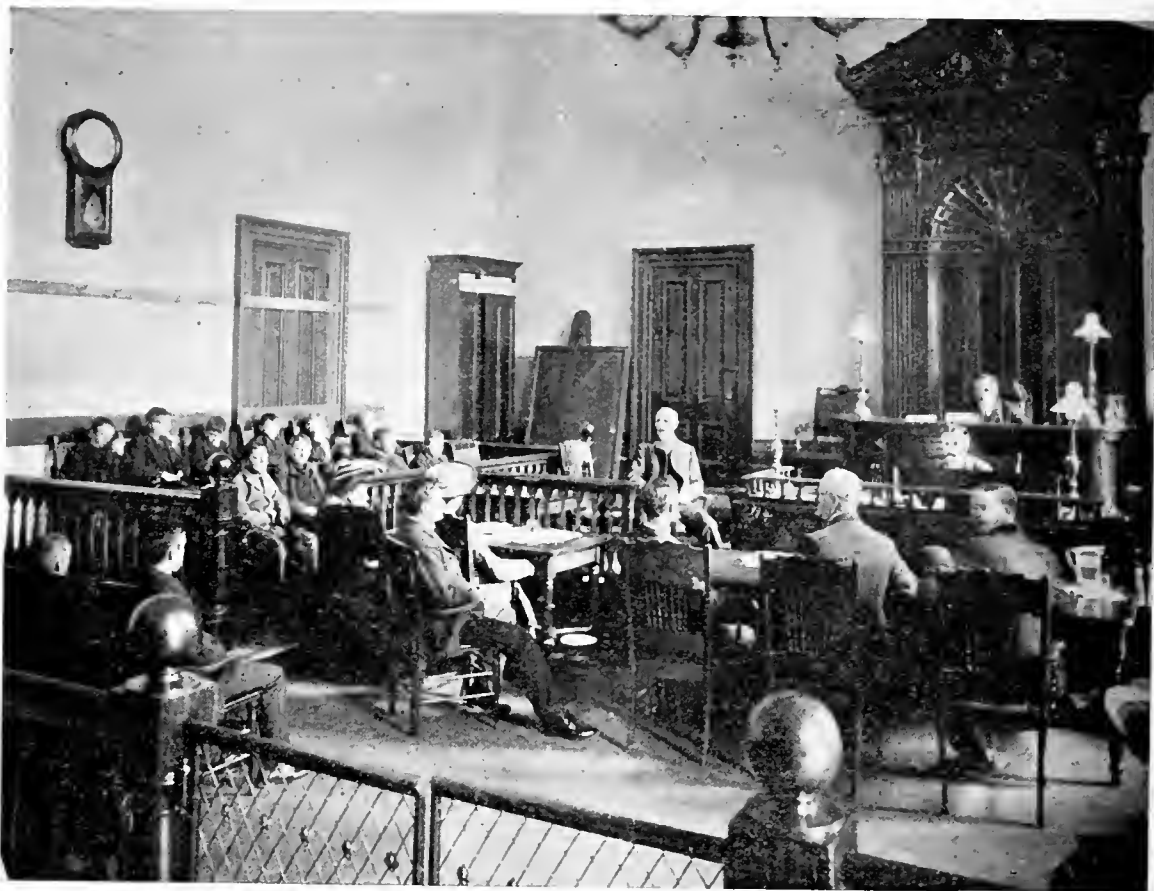
The question in the mind of the Court is not what punishment to give the boy who commits this offense, but "What treatment will help the boy to true manhood?"

About one-half the boys are dismissed. These are usually boys of good standing, from fair homes, who have expressed their young energy in ways which offend, jumping on cars and trains, throwing rocks wildly, playing handball in the street or ignoring the 8 o'clock ordinance.

Where there is a conflict of evidence, or when some new avenue of investigation turns up that would much enlighten the situation, the case is held over for one, two or three weeks, the boy returning to his home or remaining in detention, to report again in court.

RE-MAKING A TRAMP.

Recently a young fellow of sixteen came into



SCENE IN THE JUVENILE COURT. Little children like those in the jury box used to be sent to the County Jail.

the Juvenile Court charged with trying to entice Jim, a boy of twelve, to go "railroading" with him to St. Louis. It came out that the larger boy was from Milwaukee; had been "hitting the grit" off and on for two years; had picked up this runaway San Francisco youngster "on the road" in Montana, and had brought him home.

Ardie, the big boy, hung around the city, stealing secret interviews with little Jim until he excited the suspicions of Jim's father, who had him arrested. When interviewed by the Probation Officer, he displayed such blind fury at his detention that no headway was possible. The only people in this city who knew him were the family and neighbors of Jim, who had everything bad to say.

Three conflicting stories of his parentage and home were afloat. When he was brought before the Judge he was dirty, sullen and defiant, with a hard light in his eye. He had threatened death and destruction to Jim and his father, and it seemed unsafe to allow him to go at large. Pending a reply from an address that he let drop, he was returned to the Detention Home for another week.

During the early part of this week he was ignored by the Probation Officer, and, piqued, he began to court attention. By Friday a certain friendliness, but no confidence, was established, and the Judge sent Ardie down for another week in detention. Letters came from Milwaukee stating that the boy's father was dead; that his mother had remarried; that she

drank, and that the stepfather was a very poor provider; that the boy had been cast adrift by them and had become a professional rover.

ON HIS OWN RESPONSIBILITY.

He was allowed during this week to sally forth from captivity in search of work, and each time he returned promptly and locked himself in. By Friday the Probation Officer had found him work and a boarding place, and the Judge sent him out on probation.

Ardie is a Norwegian boy by both parents, with quick, alert mind; proud, suspicious, taciturn, and possessed of a tempestuous temper. His roving life has thrown him with men and women of hard character and his taste for liquor and cigarettes is developed. Yet he is sensitive, refined, affectionate; has a keen sense of honor and a good brain; potentially a fine character. To make a reputable citizen of this waif will require finesse, careful guiding and constant encouragement. Allowed to drift during this period, he will become a ruin and a menace to society.

He is merely one case—one type; and there are as many types as there are cases.

Of ninety-six delinquents each month, one-half are dismissed, and of the other forty-eight about fifteen, who much need the discipline of regular work or school, are committed for one or more years to an industrial school. Thirty odd are held over from month to month, under the Probation Officer's eye, reporting in court every four weeks. At the end of the first

or second month it is usually evident whether they should be dismissed or turned over to the Probation Officer for six months.

A LARGE PROBATION CLASS.

At present there are 100 on probation, some of these, under fourteen years, being looked after by the Truant Officers and helped to steadiness and honesty by the principals and teachers. Many of these truants are the children of Italian parents, sent out ostensibly to sell gum or matches, but really to beg money in cigar stands, offices and saloons—and these victims of the Padrone system are kept out of school and forced to bring home fifty or seventy-five cents a day to their grasping, hoarding parents.

The older boys, from fourteen to sixteen, report to the Probation Officer every Friday evening, and all but one or two of these potential loafers and thieves are steadily at work and becoming daily more responsible.

"How to get a job" is a serious question in the probation work. The boy left to himself will gravitate to the easiest job with the highest pay; and it is the part of the Juvenile Court to stimulate the desire to learn a trade, and then, through various avenues of interest, to place the boy in the line of his natural aptitudes.

In this endeavor much prejudice has been discovered in the minds of business men. The employer accepts the boy, unknowing in many instances, but at the mention of the Juvenile Court he balks; whereas the advantage is to the employer in knowing the boy's weakness, and in having the Juvenile Court as watchful guardian where the home fails in its duty.

A WORK FOR THE COMMUNITY.

Only with the hearty co-operation of the school and the employer is it possible for the probation system to cheat the reform school, save the taxpayer and create good citizens. Co-operation is vital.

San Francisco does not yet appreciate the fact that legislation has put such an instrument of reform into the hands of this hoodlum-ridden community.

The fund for Probation Officers' salary and incidentals, such as fares for sending a sickly child into the country, money for a waif's needed change of underwear, or for temporary board, are met with the utmost difficulty by a Juvenile Court Committee.

It is a matter of surprise that every man and woman does not feel a personal interest and desire to support this work of saving boys to the city.

FIFTY CHARITIES ARE ENDORSED.

Credentials Issued by the Committee Are Ridding the City of Fakers and Saving Time and Money to Business Men.

The Charities Endorsement Committee of San Francisco, appointed by the Merchants' Association and the Associated Charities jointly, has issued a handbook showing that fifty different charitable organizations in this city have been endorsed thus far.

More merchants and business men every month are coming to understand the value of the work of investigation performed by the committee, and are demanding a sight of the solicitor's endorsement card before they contribute to a charity.

Several large firms are testifying to the improved condition of affairs in regard to charity soliciting. They say the card saves not only their money, but time that is fully as valuable, and that the work of this committee has become indispensable to the business community.

NEW INTEREST AROUSED IN THE NATIONAL GUARD.

Business Houses are Encouraging their Employees to Enlist and Granting Vacations so that Militiamen may Attend the Encampment.

There are signs of an awakening of interest in the National Guard since Governor Pardee's letter to the Merchants' Association was printed in the Review, and there is promise that the encampment in August is going to be attended by organizations with healthier enrollments than the militia in this State has seen for several years.

The business community is waking up to the fact that patriotism demands some slight sacrifice on the part of its members in order that the country may not lack trained soldiers in time of need. There are gratifying instances of important down town houses encouraging their men to join the guard and cheerfully acceding to their requests for time to attend drills and go to camp.

TEN NEW HONORARY MEMBERSHIPS.

Even more substantial evidence of interest is contained in the fact that there have been ten applications for honorary membership in local organizations during the past few weeks. This means that ten persons will pay into company treasuries fifty dollars a year each as an earnest of their desire to see the Militia prosper.

The improvement has been assisted by direct appeals made by the Chamber of Commerce, the Manufacturers' and Producers' Association and by the president of the Merchants' Association.

The mercantile community seems to have been prompt in recognizing its duty in the matter and, generally speaking, when men have asked for leave of absence no objection has been made. In the majority of instances full pay will be allowed if men desire to join the Militia and report for the encampment that has been ordered for August 13. What the officers of the guard desire now is more names to fill the muster rolls.

MORE MEN ARE NEEDED.

"We are not asking for money," said Colonel Bush of the First Artillery the other day. "The business men are always very generous in that particular, and lately they have been showing a gratifying disposition to arrange for vacation time so that their employees can attend the camp of instruction. But a fifty-cent piece or a standard dollar can't fire a gun, and we want men in the Guard. They have been coming a little, but we need more. If we get them they will bring in all the money we need. The business man and the business man's son should be in the Militia themselves. In New York it has always been a matter of patriotism and pride to belong to the State's military organization. Men there are glad to feel that they are organized and trained and that their country, should it need them, would not have to seek in vain. That is the citizen's duty. And it should not be the business community alone that the Guard should rely upon for its strength. The actual conditions of war have demonstrated that the best raw material for a soldier is the skilled mechanic. We need men of all pursuits and ought to have them, and we shall have them when the advantages of membership are more generally appreciated."

PROSPECTS ARE BRIGHTENING.

Other officers report slightly better enrollments than at this period in previous seasons.

No doubt this is partly due to the strong interest in the plans for the camp of instruction.

The camp will be held this year in San Luis Obispo county, on the beautiful Henry ranch recently acquired by the Federal Government. For many men who can hardly afford expensive visits to high-priced resorts it will furnish an outing as delightful as money could provide. Field maneuvers as prescribed by the War Department will be carried on in conjunction with regulars, and the new militiamen will have the advantage of drilling, marching and camping in company with seasoned soldiers under the supervision of experts. All the maneuvers will be conducted in such a manner as to simulate real war, the play-soldier business and spectacular sham-battle effects will be carefully eliminated, and all suitable means employed to develop soldierly qualities.

The experience should afford an interesting view of army life under actual field conditions. Transportation and subsistence have been fully provided for and the sanitary appointments will secure full protection to health. It is said that at last year's encampment not a single case of serious illness occurred among the men.

NINETEEN NEW MEMBERS ARE ADDED TO THE ROLL.

Applications for membership in the Merchants' Association are constantly coming in as the organization grows in usefulness and public confidence. Nineteen new members have been added to the roll during the past month. They are:

Mechanics' Savings Bank, Montgomery and Bush	
George M. Perine, Bank.....	328 Montgomery
C. H. Meyer & Bro., Hatters.....	30 Sansome
Walter S. Martin, Real Estate	916 Market
L. Ransohoff, Cloaks and Suits.....	117 Geary
S. Foster & Co., Grocers.....	26 California
National Laundry Co., Laundry.....	472 Geary
Luscombe & Isaacs, Manufacturers' Agents..	
.....	22 Sansome
Son Bros. & Co, Smokers' Articles....	13 Sansome
Western Fuel Co., Coal Dealers....	318 California
The Gilmartin Co., Printers.....	1019 Market
Morris Bros. & Co., Commission Merchants..	
.....	206 Front
O. H. Greenewald, Lumber Dealers.....	
.....	308 Crossley Bldg.
Northern Commercial Co., Furs....	Crossley Bldg.
Hotel St. Francis.....	Powell and Geary Sts.
Schleef & Creyer, Grocers.....	1125 Powell St.
Meyer & O'Brien, Architects....	605 Crossley Bldg.
H. Wolf & Bro., Boots and Shoes....	208 Sixth St.
B. Sheideman, Woolen Mills.....	214 Pine St.

A great many persons in sympathy with the purposes of the Association hesitate to apply for membership, fearing they are ineligible because they are not engaged in some purely mercantile business. The constitution provides that any person or firm in good standing "doing business" in the city may become a member, thus opening the way for a great many capitalists, real estate owners and others interested in the progress of San Francisco.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos. Day Co.	
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BUSINESS GUIDE TO SAN FRANCISCO.

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Hassell Audit Co. Mills Building
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Bancroft, Paul History Bldg
Taylor, H. H. Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co. 209 Market
Hooker & Co. 16 Drumm
Osborne & Co., D. M. 15 Main

ARCHITECTS.

Barth, Herman. 508 Montgomery
Curtlett, Wm. 314 Phelan Bldg
Curtis, John M. 126 Kearny
Maggs, Herbert B. 35 Flood Bldg
McDougall Bros. 330 Pine
Meyer & O'Brien. 605 Crossley Bldg
Meyers, Henry H., and Clarence R.
Ward. 532 Market
Mooser, William, and Edw. G. Bolles
44 Geary
Patt, Charles. 40 Montgomery
Reid Bros. Claus Spreckels Bldg
Shea & Shea. 26 Montgomery
Sutton, Albert. 510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.
120 Second

ART GOODS.

Cohen, H. 19 Grant Ave
Jump, S. & G. 113 Geary
Sanborn, Vail & Co. 741 Market
Schussler Bros. 119 Geary
Wickery, Atkins & Torrey. 236 Post

ARTIFICIAL STONE PAVING.

Gray Bros. Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co. 519 Sacramento

ASSAYING.

Price, Thos. & Son. 524 Sacramento
Almonds, Ernest H. 417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co. 1732 Market
Ordway, W. C. Cor. 6th and King
Pear, E. S. & Co. 31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co. 709 Front
Schmidt, J. & Co. 115 Drumm

BAKERIES.

Humphreys & Thorp. 116 Erie
Young & Swain Baking Co. 823 Geary

BANKS AND BANKERS.

American National Bank. 200 Montgomery
Anglo-Californian Bank, Ltd. 400 California
Bank of California. 400 California
California Safe Deposit and Trust
Co. Montgomery and California
Canadian Bank of Commerce. 126 Post
California and Sansome
Central Trust Co. 42 Montgomery
Columbian Banking Co. 711 Mission
Claus Spreckels Bldg
Crocker-Woolworth National Bank
of San Francisco. 600 Market
Donohoe-Kelly Banking Co. 100 Montgomery
French Savings Bank. 315 Montgomery
German Savings and Loan Society. 526 California
Hibernia Savings and Loan Society
McAllister and Jones
Italian-American Bank. 518 Montgomery
London and San Francisco Bank,
Ltd. 424 California
London, Paris and American Bank,
Ltd. Sutter and Sansome
Mechanics' Savings Bank. 222 Montgomery
Montgomery and Bush
Mercantile Trust Company of San
Francisco. 454 California
Mutual Savings Bank of San Fran-
cisco. 710 Market
Nevada National Bank of San Fran-
cisco. 301 Montgomery
Perine, Geo. M. 328 Montgomery
Rollins, E. H. & Sons. 335 Pine
Savings and Loan Society. 101 Montgomery
S. F. Savings Union. 532 California
Security Savings Bank. 222 Montgomery
Swiss-American Bank. 524 Montgomery
Wells, Fargo & Co.'s Bank. 632 Sacramento
Sansome and Market
Western National Bank of San
Francisco. 805 Market

BARBERS' SUPPLIES.

Deckelman Bros. 106 Ellis
Will & Finck Co. 818 Market

BEER BOTTLERS.

Enterprise Bottling Co. 2745 Sixteenth
Fredericksburg Bottling Co. 1510 Ellis
Rapp, John & Son. 8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co. 125 Fremont
Helms, Alex., Belting Co. 93 Fremont

BICYCLES.

Christopher, C. M. 528 Stanyan
Leavitt & Bill. 309 Larkin
Lee, W. E. 504 Stanyan
Varney, T. H. B. 1331 Market

BLINDS.

Hindes, Edw. B. & Co. 318 Howard

BILL POSTERS.

Varney & Green. Market & Tenth

BOILER WORKS.

Eureka Boiler Works. 113 Mission
Keystone Boiler Works. Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 121 Howard

BOOK BINDERS.

Hicks-Judd Co. 21 First
Phillips Bros. 505 Clay

BOOKS AND STATIONERY.

Cary, L. H. 16 Grant Ave
Cunningham, Curtiss & Welch. 319 Sansome
Elder, Paul. 238 Post
Hanak & Hargens. 107 Montgomery
Mitchell, E. H. 225 Post
Payot, Upham & Co. 100 Battery
Robertson, A. M. 126 Post
S. F. News Co. 242 Geary
Whitaker & Ray Co. The. 711 Mission

BOOTS AND SHOES.

Buckingham & Hecht. 225 Bush
Cahn, Nickelsburg & Co. 129 Sansome
Eisenberg, Henry. 410 Kearny
Heim, F. L. 234 Stockton
Kast & Co. 110 Geary
Koenig, F. 123 Kearny
Kutz, The G. M. Co. 103 Mission
Mater, Chas. 834 Kearny
Philadelphia Shoe Co. 10 Third
Rosenthal's Inc. 107 Kearny
Siebe Shoe Co. 130 Main
Sommer & Kaufmann. 28 Kearny
Sullivan, J. T. 20 Fourth
United Workmen's Boot & Shoe
Co. 42 Second
Williams-Marvin Co. 569 Market
Wolf, H. & Bro. 208 Sixth
Young, George H. 117 Bush

BREWERIES.

Burnell & Co. 409 Battery
Hibernia Brewery. 1225 Howard
National Brewing Co. 762 Fulton
Union Brewing and Malting Co. 18th and Florida
Wunder Brewing Co. Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweltzer, H. & M. Co. 632 Sacramento
Illinois and Pacific Glass Co. 10 Main

BRICK MANUFACTURERS.

Patent Brick Co. Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co. 220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co. 435 Battery
Harper, F. F. G. & Co. 409 Washington
Halse, Chas. Ed. & Co. 610 Battery
Mattoon & Co. 530 Battery
Mayhew, F. E. & Co. 424 Battery
Reed, George W. 500 Battery
Swayne, Hoyt & Co. 405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E. 122 Davis
DuVal, W. M. & Co. 221 Front
Mallard & Schmiedell. 307 Sansome
Page Bros. 302 California
Waniorek, M. 406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B. 123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington. 415 Montgomery
Barth, J. & Co. 480 California
Girvin & Eyre. 426 California
Goldman, Max. 312 Pine
Hecht Bros. & Co. 312 Pine
Hillman, A. C. 317 Haywards Bldg
Hirschfeld, C. 79 Nevada Block
Perry, John, Jr. 411 Montgomery
Politzer & Co. Clunle Bldg
Politz, Edward & Co. 403 California
Rehfish & Hochstadter. 418 California
Topf, Joseph B. 380 Pine

BROKERS—TICKET.

Ottlinger, A. 620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg Co. 2018 Howard

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan As-
sociation. 301 California
Pacific States S. L. & B. Co. 410 Pine

BUILDING MATERIALS.

Waterhouse and Price. 29 New Montgomery

BUTCHERS.

Baccus, R. T. S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co. 534 Clay
Boyes, James & Co. 108 Clay
Clayburgh & George. 339 Kearny
Decourtieux, A. 529 Merchant
Finke, Fred H. 5 Steuart
Herman, Benj. Bush and Franklin
Hofmann & Woenne. 735 Market
Katz, F. & Sons. California Market
Poly, Heilbron & Co. 339 Kearny
Patek, F. & Co. 500 Washington
Roberts, W. F. 2817 California
Schwartz, J. & Co. 415 Clay
Stone & Ecklon Co. The. 236 Sixth
Taaffe, Wm. & Co. 1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co. 790-792
Mission

CANNED GOODS.

W. G. M. Canning Co. 149 Fremont

CAPITALISTS.

Bishop, Chas. R. 530 California
Center, John. N. E. cor. 16th and Shotwell
Dean, Walter E. 81 Nevada Block
Denman, James. 3380 Steiner
Fontana, Mark J. California and Front
Hopkins, E. W. 324 Pine
Hopkins, Timothy. Mills Bldg
Levy, H. M. 41 Nevada Block
McDonald, Jasper. Mills Bldg
Moore, A. A. Jr. Hayward Bldg
Phelan, Jas. D. Phelan Bldg
Pope, George A. Hayward Bldg
Schmidt, John A. 425 Ellis
Smith, F. M. 101 Sansome
Spreckels, Claus. 327 Market
Spring Valley Water Works. Geary and Stockton
Thompson, R. R. 503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E. 614 Commercial
Murray, S. C. 632 Howard
Robinson & Gillespie. 411 Sutter

CARPETS.

Gullixson Bros. 955 Market
Hulse, Bradford & Co. 760 Mission
Schlueter & Volberg. 217 Sutter
Walcom, Geo. & Co. 403 Sutter
Walter, D. N. & E. & Co. 529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works. 321 Guerrero
Spaulding, J. & Co. 351 Tehama

CARRIAGE COMPANIES.

United Carriage Co. Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
Grave, B. & Co. 421 Pacific
Holmes, H. E. & Co. 740 Folsom
Larkins & Co. 651 Howard
O'Brien & Sons.
.....Golden Gate Ave. and Polk
Schindler, H. B. 128 Spear
Studebaker Bros. Mfg. Co.
.....Market and Tenth
Wertsch, Wm. 100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co. 523 Market
Freeman, I. 1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.
.....Rialto Building

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery. 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.
..... 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.
.....San Bruno Road and 27th
Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chic Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery
Weule, Louis 231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 750 Market
Bamberger, J. & Co. 406 Sacramento
Blaskower, M. & Co. 223 Montgomery
Cahen, Sig. 22 Montgomery
Ehrman Bros. & Co. 226 California
Gunst, M. A. & Co. 203 Kearny
Heyneman, Herman. 204 Sansome
Judell, H. L. & Co. 428 Sansome
Lane & Connelly. 204 Market
Lewis, Wm. & Co. 24 California
Michalitschke Bros. 410 Market
Michalitschke, Chas. 101 Grant Ave.
O'Brien & Keller. 101 Powell
Ordenstein, Max. 322 Battery
Plagemann, H. & Co. 709 Market
Rinaldo Bros. & Co. 300 Battery
Schoenfeld, Jonas. 508 Washington
Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The. 679 Front

CIRCULAR DISTRIBUTERS.

Well, W. M. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 320 Sansome

CLOAK AND SUIT HOUSES.

Cailliau, Armand. 114 Kearny
Davidson, D. M. & Co. 52 First
Gebhardt, C. & Co. 1114 Market
Golden Gate Cloak and Suit House.
..... 1230 Market
Kelly & Liebes. 120 Kearny
Livingston & Co. 867 Market
Ranshoff, L. 117 Geary
Smith, H. L. 726 Market

CLOTHING DEALERS.

Alexander & Danziger. 20 Sansome
Brown Bros. & Co. 520 Market
Carroll & Tilton Company. 311 Market
Frank Bros. 535 Kearny
Hastings Clothing Co. 23 Montgomery
Hirsch Bros. 221 Montgomery Ave.
Hirsch, L. & Co. 927 Kearny
Hoffman, Rothschild & Co. 11 Battery
Kellus, Chas. & Co. 132 Kearny
Mandel & Wiener. 125 Sansome
Neustadter Bros. 133 Sansome
Pauson & Co. 200 Kearny
Prager, A. J. & Sons. 857 Market
Roos Bros. Kearny and Post
Schwartz, A. 62 Third
Straus, Louis. 11 Sansome
Summerfield & Roman. 5th & Market

COAL DEALERS.

Allen, Chas. R. 144 Stuart
Brooks, Peyton H. Mills Bldg
Campbell, Arthur C. 524 Second
Cantley, James. 960 Howard
Easton, J. 131 Folsom
Fritch, Geo. 110 East
Greenberg, A. H. 1419 Ellis
Middleton, John. 309 Stockton
Morton, Thomas. 674 Geary
Oregon Coal and Navigation Co.
..... Broadway and East
Peabody, E. & Co. 35 Clay
Rosenfeld's Sons, John. 605 Montgomery
San Francisco and San Joaquin
Coal Co. 515 Safe Deposit Bldg
Stanford W. G. & Co. 214 East
Western Fuel Co. 318 California

CODFISH DEALERS.

Alaska Codfish Co. 17 Davis
Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co. 117 Washington
American Produce Co.
.....Drumm and Washington
American Mercantile Co. 420 Battery
Armsby, J. K. & Co. 138 Market
Blagi, D. & Co. 520 Sansome
Byxbee & Clark. 48 Market
Caffrey, John. 21 Sutter
Cutter & Mosely. 302 California
Dairymen's Union. 128 Davis
De Bernardi, D. & Co. 409 Front
Demartini, John & Co. 315 Washington
De Pue, Edgar J. 324 Pine
Detels, M. P. 218 California
Dodge, Sweeney & Co. 114 Market
Doyle, H. & Co. 511 Clay
Duffy, J. J. & Co. 304 Washington
Eveleth-Nash Co. 422 Front
Galli, A. Fruit Co. 516 Sansome
Garcia & Maggini. 100 Washington
Getz Bros. & Co. 111 California
Gray & Barberi. 309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffith-Durney Co. 200 California
Grinbaum, M. S. & Co., Ltd. 215 Front
Guggenbime & Co. 118 Davis
Guichard, Robt. F. 507 Front
Haight, Fred B. 212 Front
Hammer & Co. 212 Sacramento
Hilbert Mercantile Co. 213 Market
Hillens, F. 200 Davis
Hilmer & Bredhoff. 36 California
Hulme & Hart. 650 Fifth
Hume, R. D. & Co. 421 Market
Hyman Bros. 206 Sansome
Ivanovich, J. & Co. 209 Washington
Jacobs & Malcolm. 112 Washington
Kittle, H. de W. 20 Pine
Landsberger & Son. 123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co. 524 Sansome
Levy, A. & Co. 401 Davis
Lichtenberg, William. 419 California
Lichtenberg, R. 303 California
Loalza, W. & Co. 202 Sansome
Lowry, W. G. & Co. 40 California
Macpherson & Cochrane.
..... 215 Washington
Martens, Read & Co. 303 Front
Minaker & Welbanks. 501 Sansome
Mitchell & Goodall. 310 Washington
Monteleagre & Co. 410 Hayward Bldg
Morris Bros. 206 Front
Phillips M. & Co. 20 Pine
Portuguese Commission Co. 209 Clay
Roussel & Davidson. 19 California
Scatena, L. Co. 104 Washington
Schultz-Hansen Company. 310 Davis
Schwartz Bros. 421 Market
Sherwood & Sherwood. 212 Market
Sloss & Gerstle. 310 Sansome
Southern Pacific Milling Co.
..... 224 California
Sresovich, L. G. & Co. 521 Sansome
Tilden, H. N. & Co. 211 Sacramento
Trobeck & Bergen. 505 Sansome
Van Husen & Co. Washington & Davis
Webster & Dunbar. 304 Davis
Welch & Co. 220 California
Wetmore Bros. 415 Washington
Wheaton, Pond & Harold. 110 Davis
Williams, The H. A. Co. 308 Market
Wolf & Sons. 321 Davis
Wolfen, Max & Co. 423 Front
Wolff, William & Co. 216 Mission
Zentner, J. & Co. Front & Washington

CONFECTIONERS.

Blum, S. Polk and Sutter
De Martini, L. Supply Co. 112 Front
Gruenhagen & Co. 20 Kearny
Haas, Geo. & Son. 810 Market
Hromada, Adolph Co. 202 Battery
Lechten Bros. 1257 Polk
Maskey, Frank. 32 Kearny
Roberts, Geo. F. & Co. Polk and Bush
Rothschild & Ehrenpfort. 118 Main
Strohmeler, W. A. & Co. 1006 Market
Seidl, J. & Co. 619 Battery
Townsend, W. S. 715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard. 518 Noe
McCullough, James. 1229 Guerrero

COOPERS.

California Barrel Co. 327 Market
Carl Cooperage Co. 217 Commercial
Herbert & Vogel.
..... N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.
..... 14th and Harrison

COOPERAGE STOCK.

Richards, J. W.
..... California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. 611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph. 39 Flood Bldg

COTTON GOODS.

California Cotton Mills Co.
..... East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.
..... Broadway and Battery
Pacific Coast Biscuit Company.
..... Second and Folsom

CREDIT BUREAU.

Merchants' Credit Association of
California. 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co. 108 Pine
Cowen-Helneberg Co. 318 Front
Nathan-Dohrmann Co. 122 Sutter
Schloss Crockery Co. 409 Market
Sternhelm, S. & Son. 528 Market
Wiedero, H. O. Fourth and Mission

DAIRY MACHINERY.

D: Laval Dairy Supply Co. 9 Drumm

DEPARTMENT STORES.

Emporium, The. Market
Smith's Cash Store. 27 Market

DOORS AND WINDOWS.

California Door Co. 20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co. 19 Drumm
Emmons, G. W. 212 California
Farnsworth & Ruggles. 25 Davis
McNab & Smith. 205 Davis
Morton Draying and Warehouse
Co., The. 110 Battery
Overland Freight and Transfer Co.
..... 203 Front
Raubinger Bros. 305 Sacramento
Rode, C. B. & Co. 404 Battery
Strauss, K. 118 Battery
Teale & Co. 708 Sacramento
Union Transfer Co. Bryant and Second
Western Transfer and Storage Co.
..... 323 Front

DRIED FRUITS.

Griffin & Skelley Co. 132 Market
Phoenix Raisin Seeding and Pack-
ing Co. 3 California
Rosenberg Bros. & Co. 211 California

DRUGGISTS.

Ayers, Edw. N. 229 Leavenworth
Bayley, E. P. 227 Grant Ave.
Boericke & Runyon. 330 Post
Broemmel, J. G. B. 2501 California
Burnett, G. W. 8 Turk
Calegari, Joseph. Kearny and Pacific
Clough, Frank. 400 Ellis
Esters von Krakau, W. 25th & Folsom
Fauda, C. O. 1600 Stockton
Ferry Drug Co. 8 Market
Fletcher, David M.
..... S. W. cor. Van Ness and Geary
Gates, J. R. & Co. 417 Sansome
Grant Drug Co. 38 Third
Lainer, Rd. Drug Co. 699 McAllister
Langley & Michaels Co. 34 First
Leipnitz, G. & Co. 250 Sutter
Lengfeld's Pharmacy. 202 Stockton
Mack & Co. 13 Fremont
Owl Drug Co. 1128 Market
Redington & Co. 23 Second
Richards & Co. 406 Clay
Ryan, D. 3402 Mission
Schmidt, Val. S. W. cor. Polk & Jackson
Smith, E. J. 158 Eddy
Union Drug Co. 400 Sutter
Wakelee & Co. Bush & Montgomery
Weck Co., F. A. 158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co. 220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 21 Sansome
Bernstein, Sylvan L. 120 Sutter
City of Paris Dry Goods Co., The.
..... Geary and Stockton
Clayburgh, L. J. & Co. 6 Sutter
Curtin, C. 58 Flood Bldg
Davis, R. D. & Co. Geary and Grant Ave.
Dinkelspiel, L. & Sons. 39 Battery
Graf Bros. 569 Market
Greenberg & Greenberg. 31 Grant Ave.
Hale Bros. 979 Market
Kennedy, R. T. Co. 1106 Market
Kohlberg, M. S. & Co. 121 Sansome
Lippman Bros. 501 Hayes
Livingston Bros. 123 Post
Marcuse, M. & Co. 125 Sansome
Michels & Wand. 26 Kearny
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson. 129 Kearny
O'Connor, Moffatt & Co. 121 Post
Priester, Joseph. 1415 Stockton
Sachs Bros & Co. Sansome & Bush
Samuels Lace House Co., The D.
..... 235 Sutter
Schmidt, Ben. J. & Co. 125 Sansome
Schoenholz Bros. & Co. 110 Sixth
Suverman, J. 222 Third
Strauss & Frohman. 107 Post
Strauss, Levi & Co. 16 Battery
Weill, Raphael & Co. Kearny & Post
Weinstock, Lubin & Co.
..... Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The. 27 Tenth
Hickman, Henry. 3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College. 24 Post
S. F. Business College. 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co. 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner. Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp 527 Mission
California Electrical Wks. 547 Mission
Century Electric Company. 18 Second
Electric Railway and Manufactur-
ers' Supply Co. 68 First
General Electric Co. Crossley Bldg
Hetty Bros. 126 Eddy
Klein Electrical Works, The J. M.
..... 107 Battery
Summerhayes, W. R. 627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construc-
tion Co. 31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manu-
facturing Co. 425 Market

ELECTRO-PLATERS.

Central Plating Works. 22 Jessie
Denniston's San Francisco Plating
Works. 743 Mission
Golden West Plating Works. 103 Beale
Merle, A. Co. 515 Mission
Marwedel, C. W. 53 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co. 209 Second
Cahill & Hall Elevator Co. 133 Beale
Holman, W. L. 210 Fremont
Otis Elevator Co. 509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro. 5 Sansome

ESSENTIAL OILS.

Boldemann, A. C. & Co. 120 First

EXPORTERS AND IMPORTERS.

Castle Bros. 463 Mission
Jennings, Rufus P. 6 California
Maldonado & Co., Inc. 419 California

FIRE PROOFING.

Western Expanded Metal and Fire
Proofing Co. Rialto Building

FIREWORKS.

California Fireworks Co. 219 Front

FLORISTS.

Cleis, Fred. 808 Valencia
Jacquemet, Joseph. 506 Eureka
Leopold & Ephraim. 35 Post
Slevers & Boland. 25 Post

FORWARDING AGENTS.

Earl, D. W. & Co. 129 Crocker Bldg

FLOUR MILLS.

Capitol Mills. 114 Sacramento
Sperry Flour Co. 133 Spear
Stockton Milling Co. 112 California

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A. 340 Post
Bateman, William. 835 Folsom
Breuner Co. John. 957 Market
Chicago Clock Co. 113 Grant Ave.
Cordes Furniture Co. 245 Geary
Eastern Outfitting Co. 1310 Stockton
Friedman, M. & Co. 237 Post
Fuller Desk Co., The G. H. 648 Mission
Fredericks, J. & Co. 649 Market
Indianapolis Furniture Co. 750 Mission
Kragens. 1015 Market
McCann, Belcher & Allen. 600 Sutter
Milwaukee Furniture Co. 932 Howard
Pattosien Co. 16th and Mission
Plum, Chas. M. & Co. 1301 Market
Sloane, W. & J. & Co. 116 Post
Smith Furniture Co. A. B. 128 Ellis
Sterling Furniture Co. 1039 Market
Weber, C. F. & Co. 526 Market
Wilson Bros. 1710 Market
Wisconsin Furniture Co.
..... 324 Parrott Bldg
Yawman & Erbe Mfg Co.
..... Mission and New Montgomery

FURNITURE MANUFACTURERS.

Fink & Schindler Co., The. 1309 Market
Johnson, Harry Co. 780 Mission

FURS.

Berwin & Gassner. 110 Kearny
Hoefflich, Albert. 116 Grant Ave.
Kocour, Ad. 121 Post
Liebes, H. & Co. 139 Post
Northern Commercial Co.
..... Crossley Bldg
Wallace, Robert. 219 Grant Ave

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.
..... 709 Front

GAS FIXTURES.

California Gas Fixture Co. 517 Mission
Day Co., Thos. 725 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co. 310 Market
Union Gas Engine Co. 244 First
Van Serkey Gas Engine Co. 219 Main

GAS GENERATORS.

Pacific Acetylene Gas Co. 176 First

GAS METERS AND STOVES.

Pacific Meter Co. 24 Jessie

GAS REGULATORS.

Gas Consumers' Association. 455 Sutter

GENERAL MERCHANDISE.

Heilbronner, L. 446 Ellis
Levin, J. & Co. 35 Taylor

GLASS MANUFACTURERS.

United States Glass Co. 18 Sutter

GLOVES.

California Glove Co. 25 Battery
Centemeri, P. & Co. 200 Post
Moss, Geo. A. 101 Post
Steinberger & Kalisher. 230 Sutter

GLUE MANUFACTURERS.

California Glue Works. 123 California

GRANITE AND MARBLE DEALERS.

Rack, F. J. 791 San Jose Ave
Seregni & Bernieri. Flood Bldg

GRAPHOPHONES AND PHONO-GRAPHS.

Columbia Phonograph Co. 125 Geary
GROCCERS.

Arnold Bros. 35 Hill
Bibo, Newman & Ikenberg. 1447 Polk
Clausen, C. 23d and Capp
Cluff, Co., William. 201 Market
Ehrman, M. & Co. 104 Front
Fogge & Mohr. 6th and Mission
Foster, S. & Co. 26 California
Goldberg, Bowen & Co. 432 Pine
Granucci Bros. 521 Front
Haas Bros. 100 California
Hartter, Hayes & Co. 216 Front
Heltman, H. 395 Geary
Hollmann, Henry. 2805 Mission
Hooper & Jennings. 213 Front
Hurley, J. T. Hayes and Webster
Irvine Bros. 1302 Polk
Lennon, John A. 315 Clay
Lewin-Meyer Co. 34 Market
Meyer, A. & Co. 16 Sacramento
Parks Bros. & Co. 418 McAllister
Rathjen Bros. 39 Stockton
Rothschild, John & Co. 115 Sacramento
Schleef & Creyer. 1125 Powell
Stulz, Joseph A. 533 Montgomery Ave.
Sussman, Wormser & Co. S.E. cor. Market and Main
Tillman & Bendell. 327 Battery
West, Elliott & Gordon. 31 Sixth
Wellman, Peck & Co. 321 East

GUNS AND AMMUNITION.

Bekeart, Phil B. Co. 114 Second
Clabrough, Golcher & Co. 538 Market
E. E. Drake. 86 First
Shreve & Barber. 739 Market
Winchester Repeating Arms Co. 127 First

HARDWARE.

Baker & Hamilton. 2 Pine
Bennett Bros. 35 Sixth
Brown, Chas. & Son. 807 Market
Dunham, Carrigan & Hayden Co. 19 Beale
Froelich, Christian. 202 Market
Holbrook, Merrill & Stetson. 235 Market
Hs, J. G. & Co. 814 Kearny
Lloyd-Scovel Iron Works. 159 Fremont
Marwedel, C. E. 58 First
Montague, W. W. & Co. 309 Market
Montanya, J. De La Co. 606 Battery
Mossford, Moses. 3385 24th
Pacific Hardware and Steel Co. Mission and Fremont
Palace Hardware Co. 603 Market
Philpott, C. H. Co. 823 Market
Pike, A. W. & Co. 461 Mission
Rosekrans, H. & Co. 511 Sixth
Smith, Peter A. 614 Fourth
Taylor & Spotswood Co. 135 Fremont
Woods, Chas. M. 420 California

HARNESS AND SADDLERY.

Jepson Bros. Co. 110 Market
Johnson, J. C. & Co. 122 First
Leibold Harness Co. 211 Larkin

HATTERS.

California Hat Co. 597 Mission
Collins & Co. 1018 Market
Colman Co. 130 Kearny
Fisher & Co. 9 Montgomery
Kline, Louis & Co. 106 Bush
Lundstrom, K. A. 605 Kearny
Meuesdorffer K. & Son. 8 Kearny
Meyer, C. H. & Bro. 32 Sansome
Trilest & Co. 116 Sansome
Union Hat Co. 578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros. 214 Pine
Chase, W. W. Co. 1938 Market
Ellis, H. C. & Co. 44 East
Meyer, Albert. 2303 Geary
Scott & Magner. 615 Sixth
Somers & Co. 564 Sixth
Vermell, J. L. 3142 Mission

HEATING & VENTILATING.

Grannis, J. G. & Co. 565 Mission
Royal Heating Co., Inc. 738 Mission

HERMETIC CLOSURES.

Landsberger, J. A. Co. 215 Sacramento

HORSE SHOEING.

Odea, Martin. 126 Geary

HOTELS.

Abrahamson, A. 1012 Van Ness
California Hotel. Bush near Kearny
Holm & Saxtorph, Baldwin House. 30 Ellis
Hotel St. Francis. Powell and Geary
Kingsbury, George W. Lick House
Kirkpatrick John C. Palace Hotel
Occidental Hotel. Montgomery
St. Nicholas. Market and Hayes
Turpin, F. L. The Royal. 126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co. 22 Second

ICE DEALERS.

Consumers' Ice Company. 420 Eighth
Merchants' Ice and Cold Storage Co. Lombard and Sansome
Union Ice Co. 735 Fourth

INSURANCE.

Ahpel & Bruckman. 209 Sansome
Alliance Assurance Co. 416 California
Berthau, Cesar. 423 California
Butler, Geo. E. 200 Pine
Com'l Union Assurance Co. 416 California
Craig, Hugh. 210 Sansome
Davis, J. B. & Son. 215 Sansome
Dornin, Geo. D. Hayward Bldg
Firemen's Fund Insurance Co. 401 California
German Ins. Co. of Freeport. 337 Pine
Grant, Geo. F. 218 Sansome
Gutte & Frank. 303 California
Herold, Rudolph Jr. 416 California
Int. Co. of North America. 202 Pine
Landers, William J. 305 Sansome

Liverpool & London & Globe Ins. Co., The. 422 California
Manhelm, Dibern & Co. 217 Sansome
Milwaukee Mechanics' Ins. Co. 410 California
Nathan & Kingston. 501 Montgomery
New York Life Ins. Co. Mills Bldg
New Zealand Ins. Co. 312 California
Norwich Union Fire Ins. Society. 314 California
Pacific Mutual Life Ins. Co. of Cal., Montgomery & Sacramento
Pacific Surety Co. Safe Deposit Bldg
Palache & Hewitt. 313 California
Parker, Chas. M. T. 409 Mutual Savings Bank Bldg
Potter Edward E. 412 Pine
Preferred Accident Insurance Co. Mills Bldg
Shields, A. M. Crocker Bldg
Sperling, Frank. 307 Parrott Bldg
Stovel, C. J. 411 California
Transatlantic Fire Ins. Co. 213 Sansome
Turner, Geo. W. 315 Safe Deposit Bldg
Voss, Conrad & Co. 204 Sansome
Watson, Taylor & Sperry. 322 Pine
Watt, Rolla V. Pine & Sansome
Wilson & Painter. 321 Hayward Bldg

IRON WORKS.

California Iron Yard. 640 Second
Macaulay, H. C. 155 Bluxome
Morton & Hedley. 215 Harrison
Vulcan Iron Works. 505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co. 214 Post
Nippon & Company. 507 Dupont
Solomon, C. Jr. 422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B. 13 Sansome
Mendelson Bros. 7 Battery

JEWELERS.

Baldwin Jewelry Co. 844 Market
Bohm, Bristol Co. 104 Geary
Brittain & Co. 120 Geary
California Jewelry Co. 134 Sutter
Carrau & Green. 220 Sutter
Eisenberg, A. & Co. 126 Kearny
Elgin National Watch Co. 206 Kearny
Fershtand, Theodore. 126 Kearny
Glindeman, W. 5 Third
Greenzweig, George & Co. 206 Kearny
Hall, A. I. & Son. 643 Market
Hammersmith & Field. 36 Kearny
Huguenin, Adolph. 126 Kearny
Isaacs, Abe. 343 Kearny
Judds, Alphonse Co. Mutual Sav Bk Bldg
Norman Bros. 134 Sutter
Phelps & Adams. 120 Sutter
Radke & Co. 118 Sutter
Schneidewind, H. J. 822 Valencia
Schussler, M. & Co. 713 Market
Schwartz, K. G. 502 Battery
Schweitzer, Joseph. 707 Market
Shreve & Co. Crocker Bldg
Sorenson, James A. Co. 103 Sixth
Vanderslice, W. K. & Co. 136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk. 220 Sutter
Muhs & Lochbaum Co. 208 Sutter

KNITTED GOODS.

Gantner & Mattern Co. 20 Post
Pfister, J. J. Knitting Co. 60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co. 134 Post
Magnin & Co. 920 Market
Marks Bros. 1210 Market
Rosenthal, S. & Co. 937 Market

LADIES' TAILORS.

Flamm, G. 1435 Polk
Gadner, A. 2012 Fillmore
Lowenthal & Co. 914 Market
Paternost, J. 684 Sutter
Rothschild, M. 626 Sutter

LAMPS.

Boesch Lamp Co. 585 Mission
Bauber Lamp & Reflector Co. 510 Mission

LAUNDRIES.

La Grande Laundry. 23 Powell
National Laundry Co. 472 Geary
S. F. Laundry Association. 131 Ellis
U. S. Laundry Association. 3111 Sixteenth
White Star Laundry. 330 Market

Bradley, Richard. 2390 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co. 401 Front
Brown & Adams. 325 Front
Dulfer & Nelson. 309 Mason
Frank, S. H. & Co. 408 Battery
Harpham & Jansen. 524 Washington
Kullman, Salz & Co. 532 Mission
Wagner Leather Co. 306 Clay

LIME AND CEMENT.

Cowell, Henry & Co. 211 Drumm
Holmes Lime Co. 24 Sacramento

LITHOGRAPHERS.

Britton & Rey. 525 Commercial
Galloway Lithographing Co. 410 Sansome
Mutual Label & Litho. Co. 2d & Bryant
Roesch, Louis Co. 325 Sansome
Union Lithograph Co. 325 Sansome

LIVERY STABLES.

Christensen, E. C. & Son. 1210 Valencia
Clemens, C. J. 409 Taylor
Kelly, Thos. & Sons. 1629 Pine
Nolan, John & Sons. 1611 California

LUMBER DEALERS.

Albion Lumber Co. 33-34 Crocker Bldg
Blyth & Trott. Spear and Mission
Caspar Lumber Co. 812 Hayward Bldg
Dodge, E. J. Co. 6 California
Dolbeer & Carson. 10 California
Excelsior Redwood Co. 8 California
Gage, Mills & Co. 330 Market
Gray's Harbor Commercial Co. 237 California
Greenwald, O. H. 308 Crossley Bldg
Hammond Lumber Co. Hayward Bldg
Hihn, F. A. Co. Santa Cruz
Hobbs, Wall & Co., Inc. 124 California
Hooper, C. A. & Co. 204 Front
Hooper, F. P. & J. A. 4 California
Jones, Richard C. & Co. 739 Bryant
Meyer, Adolph. 1510 Devisadero
Pacific Lumber Co. Rialto Bldg
Pope & Talbot. 314 California
Renton, Holmes & Co. Mills Building
Scott & Van Arsdale L. Co. Fifth and Brannan
S. F. Lumber Co. Third & Berry
Sierra Lumber Co. 320 Sansome
Simpson Lumber Co. 14 Spear
Slade, S. E. Lumber Co. 6 California
Tacoma Mill Co. 300 California
Truckee L. Co. of S. F. 6 California
Union Lumber Co. Sixth & Channel

MACARONI MANUFACTURERS.

California Italian Paste Co. 347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. 322 Howard
Cal. Hydraulic Engineering and Supply Co. 17 Fremont
California Engineering and Construction Co. 907 Rialto Bldg
California Tool Works. 143 Beale
Cyclops Iron Works. 223 Main
Evans, C. H. & Co. 183 Fremont
Garratt, W. T. & Co. Fremont & Natoma
Hall, Robert. 108 Main
Harron, Rickard & McCone. 21 Fremont
Henshaw, Bulkley & Co. Fremont and Mission
Martin Pipe & Foundry Co. 33 New Montgomery
Meese & Gottfried Co. 167 Fremont
Moore, Chas. C. & Co. First and Mission
Pacific Tool and Supply Co. 467 Mission
Pennington, Geo. W. Sons, Inc. 313 Folsom
Ralston Iron Works. 222 Howard
Rogers Engineering Co. 109 New Montgomery
Tatum & Bowen. 34 Fremont
The Compressed Air Machinery Co. 26 First
Union Iron Works. 222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F. 12 Drumm
French & Linforth. 308 Market
Hughson & Merton. 105 Front
Luscombe & Isaacs. 22 Sansome
Morgan & Allen Co. 134 Sutter
Robinson, Geo. H. 226 Bush
Young, Carlos G. 23 Davis

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co. 510 Washington
Hoey, John. 716 Mission
Schrock, W. A. 21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons. 123 Montgomery
Baumel, Fred J. 1608 Market
Bullock & Jones Co. 106 Sutter
Cluett, Peabody & Co. 582 Mission
Elkus Brenner Co. 17 Battery
Greenebaum, Well & Michels. 17 Sansome
Hansen & Elrick. Market & Third
Keller, M. J. Co. 1028 Market
McNamara & Moran. 7 Battery
Meyerstern Co. 6 Battery
Morgan Bros. 229 Montgomery
Rogerson, J. C. 535 Valencia
Schoenfeld, Adolph. 1334 Market
The Toggery. 628 Market
United Shirt and Collar Co. 25 Sansome

MERCHANT TAILORS.

Growall, W. L. Co. Mut. Sav. Bk. Bldg.
Harshall, Abe. 12 Kearny
Lyons, Charles. 721 Market
Pohelm, J. T. 1110 Market
Reid, John & Son. 78 Geary

METAL WORKS.

American Can Co. 214 Mission
Finn, John Metal Works. 313 Howard
Pacific Metal Works. 139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co. 645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson. 1228 Folsom
Jersey Farm Co. 351 Howard
Loewe, Wm. G. 624 Russia
S. F. Cream Depot. 1929 Mission
Standard Milk Co. 3201 16th

MILLINERY.

Hinz & Landt. 543 Market
Holm & Nathan. 612 Market
Muller & Raas Co. New Montg. & Mission
Spencer & Mitau. 1026 Market
Topfritz, R. L. & Co. 545 Market
Zobel, Lud. Co. 319 Market

MILLWRIGHTS.

Dilbert Mfg Co. 225 Mission

MINERAL WATERS.

Cook's Mineral Water. 19th and Castro
Eggers, Chas. & Co. 118 Eureka
Mt. Shasta Mineral Spring Co. Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co. Mills Bldg.
Bourn, W. B. 401 California
Pew, John W. 310 Pine

Quarre, Geo. Cal. Safe Deposit Bldg.
Ralston, W. C. 331 Pine

MUSLIN AND FLANNELLETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co. 597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co. 2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M. 109 Sansome

NOTIONS.

Son Bros. & Co. 13 Sansome

OILS.

Porter, W. S. Hayward Building
Standard Oil Co. Rialto Building

OPTICIANS.

Berteling Optical Co. 16 Kearny
California Optical Co. 205 Kearny
Chinn-Beretta Optical Co. 991 Market
Haskell & Jones Co. 243 Grant ave
Hirsch & Kaiser. 7 Kearny
Kahn, H. & Co. 642 Market

OYSTER DEALERS.

Darbee & Immel. 30 Union Sq. Market
Morgan Oyster Co., The. 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association. 308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co. 816 Mission
Cal. Paint Co. 236 First
Clinch, C. G. & Co. 7 Front
Fuller, W. P. & Co. Pine and Front
Magner Bros. 215 California
Nason, R. N. & Co. 115 Front
Whittier-Coburn Co. 20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons. 729 Devisadero
Brace, N. 447 Valencia
Downing, Thomas, Inc. 289 Post
Fraser, John P. 418 Post
Johnson, Joseph A. 517 California
Stader, C. Glen Park
St. Denis, J. & Co. 344 Sutter
Stein, M. 30 Sacramento
Swan, J. S. 717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory. 14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills. 40 California
Crown Paper Co. 707 Front
Union Bag and Paper Co. 406 Front
Union Pulp and Paper Co. 410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co. 520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo. 2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P. 941 Howard
California Fig Syrup Co. 392 Church
Law, Herbert E. Rialto Bldg
National Pharmacy Co. 214 Townsend

PHOTOGRAPHERS.

Taber Photo Co. 121 Post
Vaughan & Keith. 110 Geary

PHOTO-ENGRAVERS.

Bolton & Strong. 621 Clay
Sunset Photo & Engraving Co. Market and Tenth
Union Photo Engraving Co. 144 Union Square ave

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P. 109 Montgomery
Kirk, Geary & Co. 112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co. 931 Market
Curtaz, Benj. & Son. 20 O'Farrell
Kohler & Chase. Kearny and Post
Mauzy, Byron. 308 Post
Pommer-Ellers Music Co. 653 Market
Sherman, Clay & Co. 139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co. 509 Commercial
Pacific Vinegar and Pickle Works. 122 Davis

PLANING MILLS.

Birch, L. H. 709 Bryant
Hansen, A. Berry, near Sixth
Townley Bros. 18th and Folsom

PLUMBERS.

Ickelheimer, S. & Bro. 20 Geary
Murray Bros. 623 Sacramento
Snook, Wm. & Son. 554 Clay
Wilson, W. F. 328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Dalziel-Moller Co. 557 Mission
Gulick & Wetherbee. 210 Mason
Tay, Geo. H. Co. 49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co. 309 Davis
Buttgenbach, Joseph. 336 Fourth
Cudahy Packing Co. 125 California
Heineman & Stern. 906 Larkin
Roth, Blum & Co. 201 California
South S. F. Pack. & Prov. Co. 117 Davis
Western Meat Co. Sixth and Townsend
Wilfert Bros. 1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A. 526 Montgomery
O'Brien & Spotorno. Cal Market
Tiddy, Richard. Spreckels Market

POWDER WORKS.

The California Powder Works. 310 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California
PRINTERS.
 Bent & Meyerderks.....40 California
 Commercial Publishing Co.463 Mission
 Cubery & Co.....587 Mission
 Dempster Bros., Glen Park ave & Bond
 Freygang-Leary Co.....113 Davis
 The Gilmartin Co.....1019 Market
 Janssen Printing & Binding Co.....23 Stevenson
 Monahan, John & Co.....412 Commercial
 Murdock, C. A. & Co.....532 Clay
 Partridge, John.....306 California
 Perna Bros.....543 Clay
 Phillips, Smyth & Van Orden, 508 Clay
 Roberts, John W.....220 Sutter
 Spaulding, George & Co.....414 Clay
 Stanley-Taylor Co., The.....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento
PRINTING MACHINERY.
 Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
 Bishop, Thomas B.....532 Market
 Crocker Estate Co.....54 Crocker Bldg.
 De Vecchi, Paolo, M. D.....Crocker Bldg.
 Delchmiller, C., D. D. S.....
Y. M. C. A. Bldg.
 Flood, James L.....7 Nevada Block
 Hewes, D.....412 Kearny
 Hill, Horace L.....124 Sansome
 Hooker, C. G.....967 Bush
 Law, Hartland.....Crossley Bldg
 Mayre, Geo. T., Jr.....234 Montgomery
 McNutt, Dr. W. F.....1220 Sutter
 Parrott, John.....401 Parrott Bldg.
 Payson, A. H.....641 Market
 Pierson, Wm. M.....Crossley Bldg
 Pillsbury, E. S.....105 Crocker Bldg
 Quinn, John E.....711 Jones
 Rosenthal, Dr. C. H.....636 Baker
 Scheeline, S. C.....214 Pine
 Schussler, Herman.....126 Stockton
 Shields Estate Co.....324 Bush
 Stevens, Martin.....Mills Bldg
 Tevis, Wm. S.....Mills Bldg
 Van Orden, Dr. C. L.....606 Sutter
 Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.

Dew, Geo. E., Pumping Engine Co.....149 First
 Jackson, Byron Machine Works.....411 Market
 Stilwell-Bierce & Smith Valle Co.....11 First

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
 Babin, Landry C.....413 Kearny
 Baldwin & Howell.....25 Post
 Baldwin, O. D. & Son.....22 Montgomery
 Boardman Bros. & Co.....138 Montgomery
 Breese, G. L. & Co.....Hayward Bldg.
 Buckingham, A. E.....26 Montgomery
 Burnham & Marsh Co.....211 Montgomery
 Bush, David & Son, Safe Deposit Bldg
 Cranston, R. D. & Sons.....114 Montgomery
 Crim, W. H. & Co.....118 Montgomery
 Davis, Alfred E.....323 Montgomery
 Easton, Eldridge & Co.....638 Market
 Ehrenport, Wm.....301 Fillmore
 Gieselman, William, Trustee.....120 Phelan Bldg.
 Hendricksen, William & Co.....614 Claus Spreckels Bldg.
 Heyman, Oscar.....14 Post
 Hooker & Lent.....14 Post
 Hooper, E. J.....26 Montgomery
 Investors' Agency, The.....Mutual Bank Building
 Madison & Burke.....30 Montgomery
 Magee, Thos & Sons.....5 Montgomery
 Martin, Walter S.....916 Market
 McElroy, R. D.....4 Phelan Bldg.
 Nelson, Johnson & Co.....203 Montgomery
 Oliver, P. B.....114 Montgomery
 Patterson, Geo. W. H. 202 Examiner Bldg
 Realty Syndicate, The.....14 Sansome
 Rich, A. J. & Co.....112 Montgomery
 Schlesinger, Nathan.....304 Montgomery
 Shalawald, Buckbee & Co.....210 Montgomery
 Strassburger, I. & Co.....484 California
 Surryhne, F. B.....138 Montgomery
 Umbsen, G. H. & Co.....14 Montgomery
 Von Rhein Real Estate Co., Inc.....613 California
 Woodward, Edwin W.....11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works.....416 Montgomery

RESTAURANTS.

Arfsten, Elchler & Co.....228 Kearny
 Bay State Restaurant.....29 Stockton
 Bergez, John.....332 Pine
 Bertz, J.....24 Ellis
 Besozzi, Louis.....504 Market
 Blanco, A. B. N. E. cor. Eddy and Mason
 Breuss, M. A.....70 Third
 Christesen, M. A. C.....26 Fifth
 Collins & Wheeland.....329 Montgomery
 Detjen & Mengel.....35 Market
 Gallindo, F. B.....133 O'Farrell
 Johnson Restaurant Co.....725 Market
 Krone, F. W.....35 Geary
 Larsen, C. G.....15 Eddy
 Malfanti, J. & Co.....110 O'Farrell
 Nissum, James.....211 Grant ave
 Peterson, P.....623 Kearny
 Pouchan & Schlatter.....33 O'Farrell
 Priet, P. & Co.....Geary and Stockton
 Ravn & Karstensen.....111 Market
 Swain, Frank A.....213 Sutter
 Techau, R. J.....Mason, near Ellis
 Westerfeld, P. & Co.....1035 Market
 Wicker & Hermanson.....Market and Park Ave
 Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....111 Howard

ROOFERS AND ROOFING MATERIALS

Paeffe Refining and Roofing Co.....112 New Montgomery
ROOFING AND BUILDING PAPER.
 The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber Co.....14 Fremont
 Bowers Rubber Co.....42 Sacramento
 Goodyear Rubber Co.....577 Market
 Morgan & Wright.....1067 Mission
 West Coast Rubber Co.....32 Fremont
 Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.....1278 Union

SAFES.

Hall's Safe & Lock Works.....605 Market
 Hermann Safe Co.....307 Battery
 Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
 Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
 Gladding, McBean & Co.....Rialto Bldg
 Steiger Terra Cotta and Pottery Works.....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
 Jackson, Wm. E.....612 Montgomery
 Singer Mfg. Co.....22 Post
 White Sewing Machine Co.....300 Post
 Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....931 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc.....20 California
 Hay & Wright.....36 Steuart
 Turner, Matthew.....40 California
 Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
 Josselyn, G. M. & Co.....38 Market
 Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
 Balfour, Guthrie & Co.....316 California
 Chapman, W. B.....123 California
 Dempster & Son.....320 Sansome
 Eddy, Falk & American Trading Co.....123 California
 Gale, J. W.....410 Davis
 Grace, W. R. & Co.....N. E. cor. California and Battery
 Herrmann, Geo. Co.....310 Sacramento
 Johnson-Locke Mercantile Co.....123 California
 Lund, Henry & Co.....Pine and Sansome
 Marcus, Geo. & Co.....418 California
 Mitsui & Co.....222 Sansome
 McNear, G. W.....326 California
 Meyer, Wilson & Co.....210 Battery
 Moore, Ferguson & Co.....310 California
 Newhall, H. M. & Co.....309 Sansome
 Otis, McAllister & Co.....109 California
 Parrott & Co.....306 California
 Pinet, J. & Co.....3 California
 Plummer, Geo. E. & Co.....51 Steuart
 Spreckels, J. D. Bros. & Co.....327 Market
 Tyson, R. J. & Co.....18 California
 Ulrichs, J. F.....122 Clay
 Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seelgsohn & Brown.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
 Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W. B.....110 Sutter
 Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gloom.....214 Sacramento
 Lille, Charles.....N. W. cor. Bay and Webster
 Luhn, Otto & Co.....117 Diamond
 Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS.

Bellehepp, W. & Co.....111 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay
STATIONERS AND PAPER DEALERS.
 Blake, Moffitt & Towne.....55 First
 Bonestell, Richardson Co.....401 Sansome
 Crocker, H. S. Co.....215 Bush
 Heynemann, Milton, Marshall Co.....415 Montgomery
 Le Count Bros.....533 Market
 Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co.....Pier No. 5
 Cook, Thos. & Co.....621 Market
 Fugazi, J. F. & Co.....5 Montgomery Ave
 International Nav Co.....21 Post
 Loveland, H. D., Manager Pacific Traffic Com. Co.....Hayward Bldg
 Occidental and Oriental Steamship Co.....421 Market
 Pacific Coast Steamship Co.....10 Market
 Pacific Mail Steamship Co.....421 Market
 Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
 Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg
 Thoms, J. W.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James Mfg Co.....14 Second
 Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers G. A. W.....Flood Bldg
 Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
 Long Syrup Refining Co.....Eighth and Brannan
 Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
 Baumgarten, J. & Co.....578 Mission
 Ford, C. W. R. & Co.....116 Sutter
 Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc.....569 Market

TANNERS.

Eagle Tannery.....26th and San Bruno Ave
 Legallet-Hellwig Tanning Co.....401 Front
 Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
 Brandenstein, M. J. & Co.....Spear and Mission
 Burmester, Henry W.....1854 Market
 Caswell, Geo. W. & Co.....414 Sacramento
 Folger, J. A. & Co.....104 California
 Grandjean, Henry.....419 Jackson
 Guittard Mfg. Co.....119 Front
 Hills Bros.....128 Market
 Huddleston & Co.....52 Market
 Jones-Paddock Co.....26 Fremont
 Schilling, A. & Co.....Second and Folsom
 Thierbach, Chas. F. & Co.....306 Battery
 Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento
 Neville & Co.....31 California

THEATERS.

Belasco & Meyer.....Alcazar Theater
 Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
 S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
 Jordan's Express.....319 Mason
 Morton Special Delivery Co.....110 Battery
 Pacific Transfer Co.....20 Sutter
 People's Express Co.....105 Steuart
 Wells, Fargo & Co., Exp.....2d & Mission

TRUNKS.

Hirschfelder & Meaney.....14 Sutter
 Malm, C. A. & Co.....220 Bush
 Oppenheimer, James.....1 Ellis

TURKISH BATHS.

Greenhood, L. H.....222 Post
 Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....110 Montgomery
 Bannan's Typewriter Exchange.....307 Montgomery
 Bornemann, Geo. C. & Co.....117 Sutter
 West Coast Typewriting Co.....401 Hayward Building
 Yost Writing Machine Co.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....352 Sutter
 Haled & Co.....346 Mission
 Maass, H. F. Co.....317 Mission
 Valente, Martini & Co.....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Delmel Linen Mesh System Co.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Lmtd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works.....213 Eddy

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co.....30 Main
 Waterhouse & Lester.....16 Beale

WALL PAPER AND MOLDINGS.

Quadt, John.....1614 Market
 Tozer, L. & Son.....762 Mission
 Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association.....309 California
 Haslett Warehouse Co., The.....206 California
 Lombard Warehouse Co., Inc.....225 Fremont
 S. F. Warehouse Co.....41 First
 South End Warehouse.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co.....100 Front

WELSBACH MANTLES AND SUPPLIES.

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....Townsend and Stanford
 Berges & Domeniconi.....708 Sansome
 Braunschweiger & Co.....5 Drumm
 California Wine Association.....661 Third
 Chauche & Bon.....17 First
 Chevalier, F. & Co.....15 Beale
 Crown Distilleries Co. Beale & Mission
 French-American Wine Co.....756 Brannan
 Friedman, Paul.....312 Battery
 Gundlach-Bundschu Wine Co., The.....434 Bryant
 Herrscher-Samuel Co., Inc.....521 Market
 Hey, Grauerholz & Co.....224 Front
 Hildebrandt, Posner & Co.....118 Market
 Holtum-Schmidt Co., Inc.....565 Market
 Holtum, Ferdinand.....517 California
 Hotaling, A. P. & Co.....431 Jackson
 Italian-Swiss Agricultural Colony.....518 Montgomery
 Jones, Mundy & Co.....123 California
 Korbel, F. & Bros.....723 Bryant
 Kuhl-Schwarke & Co.....129 Sutter
 Lachman & Jacobl.....Second & Bryant
 Levy, Simon & Co.....211 Battery
 Livingston & Co.....206 Davis
 Lubben, John.....California and Sansome
 Lyons, E. G. & Rass Co., The.....549 Mission
 Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
 Martinoli, E.....714 Front
 McDonald & Cohn.....120 Front
 McLeod & Hatje.....515 Market
 Meinecke, Chas. & Co.....314 Sacramento
 Metzger, Leo & Co.....118 Battery
 Moore-Hunt Co., The Jesse, 200 Davis
 Naber, Alfs & Brune.....323 Market
 Napa and Sonoma Wine Co.....115 Ellis
 Neumann, W. & Co.....501 Market
 Oakville Wine Co.....Folsom and Army
 Pike, B. D. & Co.....213 Battery
 Rathjen Co., The.....46 Ellis
 Rheinstrom Bros.....125 Mission
 Rosenblatt Co., The.....717 Battery
 Schilling, C. & Co.....230 Brannan
 Schlesinger & Bender.....Brannan and Boardman
 Schultz, Wm. A. & Sons.....523 Front
 Shea, Boceraz & Co.....525 Market
 Siebe Bros. & Plagemann.....328 Sansome
 Spruance-Stanley Co.....410 Front
 Sroufe, John & Co.....208 Market
 Sutter Home Wine and Distilling Co.....1295 Folsom
 Van Bergen, N. & Co.....418 Clay
 Weniger, P. J. & Co.....101 Powell
 Wetmore, Bowen & Co.....410 Post
 Wichman, Lutgen & Co.....20 Battery

WIRE AND WIRE ROPE.

American Steel & Wire Co.....10 Pine
 Roebbing's, John A. Sons Co.....25 Fremont

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.
Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, Editor.

THE HIDDEN DISEASE OF BRIBERY.

The Massachusetts law providing penalties for bribery in both private and public business is good, but the old Romans had a better. They punished the bribe-giver and the bribe-taker, but declared the first informer guilty of no offense. While that law prevailed Roman politics were clean.

Bribery is very prevalent in this country and is growing every day. When it becomes a universal custom it will destroy the Republic. That is history. We have a great many people that would rather have a bribe than a country, but it does no good to make laws for their punishment if they can not be caught.

Bribery is a secret crime. The Romans of the republic put the premium on exposure. We put it on silence. While that law stood they had no bribery. We have it in a thousand insidious forms—from gifts of cash, to stock market tips, insurance premiums and small personal favors worth no more than "Thank you." We are rotting with it.

It is time we attacked the problem intelligently and made a little detection possible.

SOME SIMPLE STREET RAILWAY RULES.

"Transit Tidings," issued by the United Railroads, is an interesting medium of communication between the street railway owners, their employees, and the public. It has adopted a popular advertising method in offering prizes for rhymes to go with the following four primary rules:

1. Ask for a transfer when you pay your fare.
2. Don't block up the rear platform or the rear doorway.
3. Don't board or leave a car while the same is in motion.
4. Don't quarrel with the conductor or motorman.

Attempts to win the prizes will probably afflict us with some pretty doubtful poetry, but if it will help impress the rules on the public, "Tidings" may be forgiven. When a large corporation endeavors to provide an almost exactly similar service for thousands of different people every day, it is only decent on the part of those who accept it to facilitate things as much as possible by conforming to necessary regulations. Some measure of uniformity is essential to the production of wholesale results at a low price. If every aggressive crank were to persist in pressing the angles of his individuality into the ribs of his neighbor, riding in street cars would be intolerable, and transportation costly.

These rules are not onerous. It is easy to ask for a transfer as you hand up your nickel. It is better not to quarrel with the conductor or motorman, especially the latter, as a number of

people have found—and certainly it is not wise to quarrel with both. "Flipping" cars should always be understood to be at "owner's risk." But the best rule and the one most sorely needing enforcement by the company itself is the one against blocking the rear platform.

This porcine practice is the source of more annoyance to passengers than any other feature of our urban transportation problem, and the most irritating phase of it is its uselessness. Not only does it delay traffic by making entrance and exit slower, but it is an affront to the public, and especially to women. There is no hope that the platform boor will reform of his own motion. The only way to deal with him is to compel him to go inside or get off and walk, and in such a policy we believe the United Railroads would have popular support.

TWO GOOD CHARTER AMENDMENTS.

Supervisor Braunhart has introduced two charter amendments that should have careful consideration. One relates to taxation, and the other to the operation of public utilities should the city decide to acquire any.

An 85-cent limitation on the tax rate for paying the municipal running expenses has become evidently necessary since assessments have been made, by comparison with other years so high. Property owners need some assurance that they will have protection from an excessive tax rate entailed by waste and spoils politics, and that their city shall have something to show for the revenues it collects; and the guarantee in the proposed amendment, that no spend-thrift government can eat up more in salaries than 85 cents on the hundred dollars, is little enough security.

The segregation of the remaining 15 cents of the old dollar limit, 5 cents for repairs and 10 cents for permanent improvements, commends itself as a wise provision for municipal progress and a measure that should prevent the city's streets, buildings and sewers from falling into ruin. As Mr. Braunhart has explained, it will not be necessary to use any of this for the time being. When it is used the taxpayer will derive some benefit from it; if he develops enough sagacity to elect trustworthy men to office.

The amendment relating to public utilities is intended to cure an oversight in the charter and at the same time guard against any possible juggling with the money derived from the operation of water works, a street railway or a gas plant if the city should ever come into possession of such property. If we are to have these things at all we certainly ought to be so situated that the city government could run them without having to wait for an appropriation every time it became necessary to replace a broken car window, or buy a few gallons of oil. Manifestly, the law intended to prepare the way for municipal ownership, not to fill it with obstacles, so the adoption of this amendment would be merely carrying out the spirit of the charter framers.

Whether the people want a street railway, or a gas plant, or not, is another matter. If they do, however, the city should have every facility for making the best of the investment.

No truer word was said at the Sacramento meeting of development associations than the statement that one of the best ways to attract settlers is to make our country towns beautiful. A great many villages in Northern California are indescribably shabby and repellent. It is incumbent on their people, for their own profit as well as for the State's future, to spend a little money for water, trees and grass, and banish their dusty desolation.

ASSOCIATION IS BECOMING WIDELY KNOWN ABROAD.

The Merchants' Association of San Francisco is the largest organization of its kind in the country, its membership of over 1,300 exceeding that of the powerful Merchants' Association of New York, and the Boards of Trade and Chambers of Commerce of many of the large Eastern cities. Recently the fame of its good works has spread over the United States, and requests for copies of its publication, the Review, and for information about its activities have come from such widely separated points as Houston, Texas, and Wheeling, W. Va. The following lists of those from whom such inquiries have come will probably be interesting to members, and show to what an extent their Association is honored abroad:

REQUESTS FOR REVIEW.

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.....819 South St. Bernard St., Philadelphia
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The building of a city requires the co-operation of every factor required for the building of a nation.

Fundamentally, its natural advantages must be taken into account. Upon this basis its people must erect their city. In doing this they will develop a composite image of their own characteristics. Whether ignorance, slothfulness and waste, vice and crime will contend with intelligence, energy and thrift, virtue and honor for expression, which will succeed in drawing its peculiar features in broad, large lines upon the profile the city will present to the world depends entirely upon the people of the city.—Public Opinion.

